

**RE-CENTRING MIGRANT ENTERPRISE
GEOGRAPHIES: TRANSLOCAL GHANAIAN AND
POLISH ENTERPRISE WITHIN AND THROUGH
LONDON**

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Dissertation Submitted for the Degree of
Doctor of Philosophy

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September 2014

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ABSTRACT

In the wake of financial crisis the UK Coalition government has emphasised an ‘enterprise for all’ agenda for economic growth that, paradoxically, marginalises migrant entrepreneurs within an ‘immigrant reduction’ agenda. While migrant entrepreneurs may be written off as ‘failing’ within economic theory and policy, my research shows instead that the value of migrant enterprise is far from marginal. Focusing on Ghanaian and Polish migrant enterprise within and through London, I re-centre our understanding away from the spatially partial (trans)national frameworks used in previous studies, towards a spatially holistic *translocal* conceptualisation of migrant enterprise. I re-conceptualise the value of migrant enterprise as a continuum of economic and social value, created for multiple stakeholders who consume and simultaneously construct this value relationally across space. Further, I unpack migrant enterprise practices in relation to migrant entrepreneurs’ translocal capital mobilisations and personal mobilities that stretch across localities in the Global North and South. I argue that this translocal framework also provides a more useful basis for *facilitating* migrant enterprise in practice. I highlight key gaps in support provision between publicly-funded institutions that fail to engage with the specific yet heterogeneous needs of migrant entrepreneurs, combined with self-funded support provisions that are inaccessible to the most capital-poor migrant entrepreneurs. To address these gaps, I make the case for further development of and investment in *community*-based enterprise support as an appropriate and realistic approach for enabling migrant entrepreneurs to create value across space. My research also expands the intellectual trading zone within Geography by constructing a ‘hybrid’ Economic-Development Geography of translocal migrant enterprise. I argue that the continued expansion of this ‘hybrid’ inter-sub-disciplinary approach is crucial to Geographers’ capacity to theorise our increasingly globalised world and effect positive change within it.

STATEMENT OF ORIGINALITY

I, Joshua Phillips, confirm that the research included within this thesis is my own work or that where it has been carried out in collaboration with, or supported by others, that this is duly acknowledged below and my contribution indicated. Previously published material is also acknowledged below. I attest that I have exercised reasonable care to ensure that the work is original, and does not to the best of my knowledge break any UK law, infringe any third party's copyright or other Intellectual Property Right, or contain any confidential material. I accept that the College has the right to use plagiarism detection software to check the electronic version of the thesis. I confirm that this thesis has not been previously submitted for the award of a degree by this or any other university. The copyright of this thesis rests with the author and no quotation from it or information derived from it may be published without the prior written consent of the author.

J. Phillips

September 2014

ACKNOWLEDGEMENTS

In London, thanks to Kavita Datta and Al James for their insights, advice, and support throughout the PhD process. They pushed me in the best possible way to raise the level of my work, and I could not have asked for better supervisors. Thanks also to my Queen Mary colleagues for their helpful comments on earlier versions of my work, particularly John May for his progression review comments; Aidan Wong, David Pinder, and Erica Pani for their comments at the QM Frameworks session; and all of my PhD colleagues in room 218 for the chats and lunches. Outside Queen Mary, thanks to Udi Gabbai for being a brother-in-arms through the PhD highs and lows. And thanks to my lovely family, Sue, Chris, and Emily for their endless support throughout. In Accra, thanks to Stephen Gyasi-Kwaw, Nana, and the rest of the Youth Enhancement team, as well as Brett, Maxwell, and Striker, for making my time in Accra so productive and enjoyable. In Warsaw, thanks to Russell Towlson and the rest of the British-Polish Chamber of Commerce team for all their help and advice, and Monica and Helena for showing me around the city. Finally, thanks to all my research participants, who made the research possible by generously sharing their time and fascinating experiences with me.

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LIST OF ABBREVIATIONS

ABS	Annual Business Survey, conducted by ONS
ACBBA	Association of Community-Based Business Advice, in London
aGVA	Approximate Gross Value Added, used by the ONS
BAME	Black, Asian or Minority Ethnic
BEST FORM	Boosting Entrepreneurship Tools For Migrants, EU project
BME	Black and Minority Ethnic
DBIS	Department for Business, Innovation and Skills, UK Government
EEA	European Economic Area
EFTA	European Free Trade Association
EU	European Union
FSB	Federation of Small Businesses, in the UK
GUBA	Ghana UK-Based Achievement Awards
IT	Information Technology
LRS	London Rebuilding Society
MEG	Minority Ethnic Group
MSE	Micro and Small Enterprise
OECD	Organisation for Economic Co-operation and Development
ONS	Office for National Statistics, UK Government
SADC	Southern African Development Community
SBS	Small Business Survey, UK Government
SME	Small and Medium Enterprise
UK	United Kingdom
UKIP	United Kingdom Independence Party
UK SIC	UK Standard Industrial Classification of Economic Activity
UN	United Nations
USA	United States of America
VAT	Value Added Tax
WAM	‘What About Me’ Campaign, Me Firi Ghana enterprise

**Re-Centring Migrant Enterprise Geographies:
Translocal Migrant Enterprise Within and Through London**

CHAPTER 1

INTRODUCTION

1.1 THE VALUE OF MIGRANT ENTERPRISE?

In the wake of financial crisis the UK Coalition government that was formed in 2010 has placed *enterprise* firmly at the centre of its plans for recession recovery and economic growth. In order to try and offset public-sector spending cuts of £81 billion between 2010 and 2014, the government's Department for Business, Innovation and Skills (DBIS 2010, 4) has called for 'a relentless drive for growth across all sectors of the economy, getting behind not just the big businesses of today, but the businesses of tomorrow, to create the best environment for the private sector to succeed'. As a result, the UK government has introduced a series of growth-led policies to support small and medium enterprises (SMEs¹), including simplifying the tax system and cutting small profit rates; extending the small business rates relief scheme; increasing the Research and Development tax credit for SMEs; and introducing SME procurement targets for government contracts. Taken together, these policies are indicative of the government's clear '*enterprise for all*' agenda for economic growth, re-iterated by the UK Prime Minister David Cameron's statement that 'there's only one strategy for growth we can have now...back small firms, boost enterprise, be on the side of everyone in this country who wants to create jobs, and wealth and opportunity' (David Cameron, March 2011)².

Juxtaposed against the 'enterprise for all' agenda identified above is the UK government's '*immigrant reduction*' agenda. The Conservative party's general

¹ Small and medium enterprises (SMEs) are defined as having an annual turnover of less than £22.8 million (or a balance sheet total of less than £11.4 million), and an average number of employees of 250 or less (UK Companies Act 2006).

² From David Cameron's speech at the Conservative party's spring conference, Cardiff, 6 March 2011.

election campaign in 2010 pledged to reduce net migration to the UK to “tens of thousands” by the time of the next general election. Upon the subsequent formation of the Conservative-Liberal Coalition government, this pledge was formalised as a commitment to reduce net migration to the UK from 215,000 to 100,000 people by the year 2015. The most significant and debated policy towards this aim has been an ‘immigration cap’ introduced in April 2011, which limits the number of non-European Economic Area (EEA) migrants granted access to the UK each year³. Current figures suggest that the government’s ‘immigrant reduction’ agenda has been *unsuccessful*, as net migration to the UK is estimated to have increased by 39% to 243,000, underpinned by increasing numbers of migrants from EEA countries in particular (ONS 2014, March 2013-2014 statistics)⁴. As a result, the UK Home Office is reportedly considering a cap on the number of EEA migrants, to be introduced in addition to the cap on non-EEA migrants already in place⁵. Taken together, these policies constitute a clear ‘immigrant reduction’ agenda, with the government stating that:

‘Immigration has enriched our culture and strengthened our economy, but it must be controlled so that people have confidence in the system. We also recognise that to ensure cohesion and protect our public services, we need to introduce a cap on immigration and reduce the number of non-EU immigrants.’
(HM Government, May 2010, 21)⁶

This agenda has been further reinforced by the Immigration Act, which became parliamentary law in May 2014 with the expressed aim to ‘stop migrants abusing public services to which they are not entitled, reduce the pull factors which encourage people to come to the UK, and make it easier to remove people who should not be

³ The European Economic Area (EEA) provides for the free movement of goods, people, services, and capital through 27 of the 28 member states of the European Union (EU), and 3 of the 4 member states of the European Free Trade Association (EFTA). Currently the non-EEA cap is 21,700 - 20,700 for graduate occupations with job offers and sponsors, and 1000 ‘exceptional talent’ visas for science, humanities, engineering, medicine, digital technology, and the arts (see GOV.UK).

⁴ New member countries of the EEA include the ‘Accession 8’ countries of Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia and Slovenia, who joined the EU in May 2004; and ‘Accession 2’ countries of Bulgaria and Romania, who joined the EU in January 2007.

⁵ Provisional reports from UK press (e.g. Guardian, Sky, Telegraph) suggest that the cap could be set at 75,000 EEA migrants per year. However, this figure comes from a 2014 Home Office report draft that is yet to be officially published.

⁶ From ‘The Coalition: our programme for government’ (May 2010, foreword by Prime Minister David Cameron and Deputy Prime Minister Nick Clegg).

here' (Immigration Minister Mark Harper, Overview of Immigration Bill, October 2013)⁷. While the government's 'immigrant reduction' agenda is premised on its stated socio-economic aims to 'ensure cohesion' and 'protect public services', it has also been motivated by the political aims of competing with the UK Independence Party (UKIP), and its increasingly popular 'Eurosceptic' and 'anti-immigration' agendas, which call for Britain to:

'get back control over its borders, so that it can welcome people with a positive contribution to make while limiting the overall numbers of migrants and keeping out those without the skills or aptitude to be of benefit to the nation.' (UKIP official website, August 2014)

Pushing an explicit 'Eurosceptic' and 'anti-immigrant' agenda identified above (see also *Plate 1.1*), UKIP won the largest proportion of national votes (27.5%) in the most recent European Parliament elections held in May 2014. This election result is indicative of growing public support for UKIP's policy agendas in the UK, which have been further (re)produced for example as highly racialised and simplistic 'anti-immigrant' discourses evident in some newspaper publications in the UK (see *Plate 1.2*).

⁷ The Immigration Act 2014 covers the following immigration laws: (i) Removal and other powers; (ii) Appeals; (iii) Access to services; (iv) Marriage and civil partnerships (see <http://www.legislation.gov.uk/ukpga/2014/22/contents/enacted>).

*Plate 1.1 – Illustrating UKIP’s ‘Euro sceptic’ and ‘Anti-Immigration’ Agendas:
Advertising Billboards from UKIP’s National Campaign for European Elections*



[Source: UKIP official website (ukip.org), July 2014]

Plate 1.2 – ‘Anti-Immigrant’ Headlines Published by the Daily Mail, Daily Express and Daily Telegraph Newspapers in the UK



[Source: Company websites; Google images, August 2014]

Taken together, the Coalition government’s policies, UKIP’s policies, and popular media publications identified above constitute ‘immigrant reduction’ and ‘anti-immigrant’ agendas in the UK, which conceptualise migrants as a ‘drain’ on national wealth and public services, or as a ‘threat’ to social cohesion to varying degrees. Crucially, these agendas strongly imply that migrants are *not* a key part of the ‘enterprise for all’ agenda for recession recovery and economic growth. Instead, migrants are primarily seen as consumers rather than creators of value in the UK and, in this sense, inherently *un-entrepreneurial*. Furthermore, if migrant entrepreneurs are considered as creators of value, their contributions are conflated with ‘all’ entrepreneurs, whose value creations are measured in relation to taxable enterprise profits and employment contributions within the UK’s national economy, and little else. On this basis, the vast majority of migrant entrepreneurs operating within the UK, whose enterprise activities generate relatively small profits and employ small

numbers of workers within the UK economy, are written-off as ‘unsuccessful’ or ‘failing’. However, while migrant enterprise may be often marginalised in economic policy and theory, my research shows that **the value of migrant entrepreneurs and their enterprise activities is far from marginal.**

Take the case of Quentin in my research, a Ghanaian entrepreneur who migrated from Accra, Ghana to London, UK in 2001 at the age of 31. Following his arrival in the UK, Quentin worked in a garment factory by day, and as a security guard by night, in order to “make a living” in London. Following four years of this relatively low-skilled and low-waged employment, Quentin used his personal savings to start-up a Ghanaian food shop in East London’s Ridley Road Market (*Plate 1.3*), with the aims of “being my own boss, doing something for the community, and making some extra money”.

Plate 1.3 – Quentin’s Ghanaian Food Shop, London Borough of Hackney



[Source: in-field photograph]

Viewed from the perspective of an ‘enterprise for all’ agenda for economic growth within the UK, Quentin and his enterprise activities are typically considered as ‘marginal’. Quentin’s food shop generates revenues and profits of less than £10,000 a year, thereby contributing little to the UK’s gross domestic product. Quentin’s food shop is ‘constrained’ to the scale of a single shop unit and local customer markets,

operating in the low value-added and highly competitive food retail sector within London. Furthermore, Quentin operates his food shop with no paid employees in London, relying on the unpaid labour inputs of his wife to help the enterprise survive. However, while economic and national-scale studies do not typically go beyond this analytical juncture, my research highlights a far more complex geography to the processes of Quentin's entrepreneurial value creations and 'success' stretched across space. The value of Quentin's enterprise profits created *within* London is in fact multiplied as it flows *through* London to Accra, where Quentin's financial remittances are used by his family members to pay for vital education, health, and living expenses at "home" in Accra. The value of Quentin's enterprise activities are expanded further to include the sense of personal satisfaction, self-worth, and autonomy that it brings him, as well as the niche food goods, money transfer services, and "sense of community" that it provides to Quentin's local and co-national consumers within London. Furthermore, Quentin's enterprise activities include not only his Ghanaian food shop within London, but also forms of informal cross-border trading *through* London, as consumer goods he buys in London are exported and re-sold at informal markets in Accra.

The case of Quentin outlined above is just one example of the multiple ways in which my research aims fundamentally to challenge the economic, firm-centred, and national-scale conceptions of 'success', which wrongly marginalise, write-off, or ignore the value of migrant enterprise in economic policy and theory. Instead, **my research argues that we need to re-centre our understanding of migrant enterprise 'success' around a geographically holistic translocal analysis of migrant enterprise practices and value creations that stretch across space and over time.**

1.2 TOWARDS A HYBRID ECONOMIC-DEVELOPMENT GEOGRAPHY OF TRANSLOCAL MIGRANT ENTERPRISE

We still do not fully understand how migrant enterprise practices and value creations stretch *across space*. The lack of a spatially holistic translocal approach for analysing migrant enterprise in previous studies has been caused, at least in part, by a lack of

intellectual ‘trading’ within Geography as a discipline (Barnes and Sheppard 2010). On the one hand, Development and Cultural Geographers have increasingly theorised *migration* geographies as ‘transnational’ to emphasise migrants’ on-going cross-border practices (Bailey 2001; Blunt 2007; Levitt and Jaworsky 2007); or ‘translocal’ to emphasise migrants’ lived experiences within localities that stretch across space (Brickell and Datta 2011). On the other hand, Economic Geographers have increasingly theorised *enterprise* geographies as ‘relational’ to emphasise firms’ causal processes, mechanisms, and production networks across space (Coe et al. 2004; Jones 2008; Yeung 2005). Yet the lack of intellectual trading between migration studies in Development/Cultural Geography, and enterprise studies in Economic Geography, has led to a relative dearth of geographical studies on these two processes *in combination* as migrant enterprise. Furthermore, the few geographical studies of migrant enterprise that do exist (e.g. Peberdy 2000; Saxenian 2002; 2006) have tended to re-produce Geographers’ sub-disciplinary traditions of ‘doing Economic Geography in/on the Global North’ and ‘doing Development Geography in/on the Global South’ (Coe et al 2007; Olds 2001)⁸.

This has left us with a series of separate studies within Business-Management, Sociology, Economic Geography and Development Geography/Studies that provide only spatially partial national and trans-national scale theorisations of migrant enterprise practices and value creations. Business-Management, Sociology, and Economic Geography literatures on ‘ethnic enterprise’ and ‘immigrant enterprise’ in the Global North have conceptualised migrant entrepreneurs as ‘static’ agents, embedded *within* their host-country spaces (e.g. Kloosterman et al 1999). Consequently, migrants’ enterprise practices and value creations have been analysed within spatially ‘bound’ ethnic-minority enclaves, communities, or economies, rather than stretched across space. More recent studies on ‘transnational enterprise’ have considered some migrant enterprise practices across national borders, with a focus on

⁸ The term Global North refers to what are commonly known as ‘advanced capitalist’, ‘core’, ‘developed’, ‘First World’ or ‘Western’ regions of North America, Europe, Asia and Pacific (Australia, Hong Kong, Japan, New Zealand, Republic of Korea, Singapore, Taiwan), and Israel. The term Global South refers to what are commonly known as ‘developing’, ‘peripheral’, or ‘Third World’ regions of Central and South/Latin America, South and Southeast Asia, the Middle East (excluding Israel), and Africa. These terms do not imply an essential identity for, or divide between, countries characterised as Global North or Global South. Instead, they characterise places into Global North and Global South categories in relation to the economic and development phenomena in those places, which have tended to precede Economic and Development Geographers’ engagements with them (Murphy 2008, 868).

capital resources that are mobilised from home to host country spaces (e.g. Carmichael et al 2010). However, while migrants' capital resources may flow across borders in these transnational studies, migrant entrepreneurs' personal mobilities and value creations remain 'embedded' *within* migrants' host-country spaces, rather than stretched across space. Studies of 'returnee enterprise' have also conceptualised migrant entrepreneurs as 'static' agents, this time embedded within their home country in the Global South, having returned 'once and for all' from their previous host country (e.g. Ammassari 2004; Black et al 2003; Gubert and Nordman 2011). Consequently, migrants' enterprise practices and value creations are also analysed *within* spatially bound regions (e.g. science parks) in the Global South, rather than stretched across space. Studies of 'informal cross-border trading' within Development Geography/Studies have considered migrants' on-going cross-border personal mobilities in more detail (e.g. Peberdy 2000). However, these studies focus on migrants' *cross-border* mobilities and *informal* enterprise practice *within* the Global South. This leaves key gaps in our knowledge of migrants' more diverse set of inter- and intra-border mobilities, informal *and* formal enterprise activities, and their subsequent value creations across spaces in the Global South *and* North.

In combination then, previous multi-disciplinary literatures have left us with spatially partial (trans)national frameworks for theorising migrant enterprise. Crucially, if we are to derive a spatially holistic framework we must re-conceptualise migrant enterprise practices and value creations that stretch *across space*, whereby 'space' is not narrowly demarcated, fixed, or bound to static scales but is instead understood as fluid, relational, discursively constructed and, in this sense, *translocal* (e.g. Brickell and Datta 2011; Yeung 2009). Once we unpack the economic-development geographies of translocal migrant enterprise in this way, it allows us better to understand the value of migrant enterprise across space. A core argument developed in this thesis is that this also provides a more useful framework within which to *facilitate* and support migrant enterprise in practice. On this basis, my research focuses on four key research questions:

RQ1. What are the patterns of enterprise activity practiced by migrants residing outside their country of birth?

RQ2. What is the value of migrant enterprise across space?

RQ3. How do migrant entrepreneurs form and grow their enterprise activities across space?

RQ4. In what ways can migrant enterprise be facilitated and supported across space?

Figure 1.1 – Key Research Questions of the Dissertation

In contrast to previous studies, my research employs a ‘hybrid’ Economic-Development Geography approach (e.g. Vira and James 2011) to analyse the translocal geographies of migrant enterprise, in relation to migrants’ patterns of enterprise activity (RQ1), value creations (RQ2), enterprise formation/growth practices (RQ3), and support needs (RQ4) across space.

1.3 RESEARCHING GHANAIAN AND POLISH MIGRANT ENTERPRISE WITHIN AND THROUGH LONDON

My analysis of the economic-development geographies of translocal migrant enterprise derives primarily from the ‘global city’ of London (Sassen 1991) in the UK. Taking London as my main analytical entry point, I am looking ‘in’ to migrant enterprise activities operating *within* the administrative boundaries of London, as well as looking ‘out’ to migrant enterprise activities operating *through* the administrative boundaries of London. In this way, I am using London as a key node to study wider multi-sited and multi-actor networks of translocal migrant enterprise that stretch across space. Similar geographical approaches have been used effectively to unpack

London migrants' transnational social spaces (e.g. McIlwaine 2012) and waged-employment experiences (e.g. Wills et al. 2010), as well as London's 'global sense of place' (e.g. Massey 1993). However, this geographical approach has been only rarely and partially employed in migrant enterprise studies in the Global North (e.g. McEwan et al 2005; Saxenian 2006), and never in London. On this basis, London constitutes my 'critical' case study (Yin 1994) for re-centring migrant enterprise geographies.

My research methodology focuses on *migrant entrepreneurs* as the key causal actors at the centre of the 'stretched-out geographies' (Massey 1994; Power 2003) of translocal migrant enterprise. My methodology employs a comparative in-depth analysis of Ghanaian and Polish migrant entrepreneurs, chosen as two significantly visible yet under-researched migrant communities with complex networked enterprise linkages within and through London. The comparative analysis of Ghanaian and Polish entrepreneurs enables me to investigate multiple geographical dimensions of translocal migrant enterprise within and across these two migrant groups, including variations in migrants' spatial proximity to their country of origin; migrants' varying personal mobilities, entry requirements, and immigration statuses; migrants' length of stay in the UK and overlapping networks of 'older' and 'newer/younger' migrants; and migrants' varying forms of capital, accumulated and mobilised across spaces within and through London.

My evidence base consists of a new enterprise database of 364 Ghanaian and 1065 Polish enterprises identified within London; questionnaires and interviews with 27 Ghanaian and 29 Polish entrepreneurs living in London; interviews with 13 institutional support commentators within London; and in-field observations. This evidence base was collected during an immersive 9-month fieldwork period within London. In addition to the London-based fieldwork outlined above, I also completed 1-month of fieldwork, split between Accra (Ghana) and Warsaw (Poland). The capital cities of Accra and Warsaw were chosen as additional fieldwork sites with the most networked linkages (after London) among my sample of Ghanaian and Polish entrepreneurs. While the fieldwork conducted in Accra and Warsaw does not constitute a full multi-sited comparison with my London fieldwork, it *does* provide new insights into translocal migrant enterprise from *multiple* analytical entry points in

the Global North (UK, Poland) *and* South (Ghana), in contrast with previous studies typically derived from *single* analytical entry points in the Global North *or* South. Taken together, **my research methodology therefore constitutes a multiple-case study, multiple-method, and multiple-analytical entry point approach to researching the economic-development geographies of translocal migrant enterprise in practice.**

1.4 OUTLINE OF THE DISSERTATION

The remainder of the dissertation is structured around six chapters. *Chapter 2* provides the theoretical framework to the dissertation, and shows how I derive my specific research questions in more detail. Engaging with multi-disciplinary studies within Business-Management, Sociology, Economic Geography, and Development Geography/Studies, I outline these studies' contributions to our understanding of migrant enterprise activities *within* certain spaces. At the same time, however, I highlight their limitations for theorising migrant enterprise activities that stretch *across* space, underpinned by a lack of intellectual 'trading' between these (sub)disciplines. In order to address these geographical limitations, I posit a 'hybrid' Economic-Development Geography framework for theorising translocal migrant enterprise. Within this framework I specify my four key research questions, designed to generate new empirical, theoretical, and policy-relevant knowledge on translocal migrant enterprise.

Chapter 3 elaborates my methodology, to describe and explain *how* I went about researching translocal migrant enterprise in practice. I explain my use of multiple-methods, multiple-case studies, and multiple-analytical entry points, and the ways through which I sought to develop a robust methodological approach. Within this methodological framework, I show how I derived my purposive (yet pragmatic) evidence base on translocal migrant enterprise, through multiple engagements and interactions with Ghanaian and Polish entrepreneurs within London, as well as institutional support commentators, in-field observations, and secondary source analysis across London, Accra, and Warsaw. I discuss the data I collected, and how I

analysed and wrote up my data in order to build empirical and theoretical knowledge on the economic-development geographies of translocal migrant enterprise.

Chapter 4 presents a theoretically informed and informing empirical analysis of the value created by Ghanaian and Polish enterprise activities across space. I begin by documenting the Ghanaian and Polish enterprise activities identified *within* London in my research, in relation to their comparative sizes, sectoral concentrations, and estimated economic contributions to the UK economy. However, in order to go beyond this firm-centred, economistic analysis of value typically employed in economic policy and theory, I focus on the individual Ghanaian and Polish entrepreneurs in my research. I unpack the value created by their enterprise activities for multiple stakeholders, and in multiple forms, as this value flows and is (re)shaped within and through London. On this basis, I posit a spatially holistic translocal re-conceptualisation of the value of migrant enterprise as a *continuum* of economic and social value, consumed and simultaneously constructed *relationally* across space. This provides a better understanding of the value of migrant enterprise upon which researchers and policymakers can re-centre their conceptions of ‘success’.

Chapter 5 presents an analysis of *how* the value of migrant enterprise is created, through a specific focus on the practices of Ghanaian and Polish entrepreneurs living in London. I frame my analysis around three key forms of entrepreneurial capital - human-cultural, social, and economic capitals. For each of these forms of capital, I demonstrate the ways in which their multi-directional mobilisations within and through London causally shape Ghanaian and Polish migrants’ practices of enterprise formation and growth. Further, I show that Ghanaian and Polish entrepreneurs’ capital mobilisations are causally shaped by, and inseparable from, these entrepreneurs’ personal mobilities within and through London. Thus, in contrast to the spatially partial theorisations of migrant enterprise at (trans)national scales employed in previous literatures, I unpack migrant enterprise practices underpinned by migrant entrepreneurs’ *translocal* capital flows and personal mobilities that stretch across space and over time.

Chapter 6 discusses the possibilities for facilitating translocal geographies of migrant enterprise by supporting migrant entrepreneurs in practice. Focusing on the

experiences of Ghanaian and Polish entrepreneurs, I begin by highlighting these entrepreneurs' specific yet heterogeneous support needs. I analyse the extent to which these needs are met by a combination of publicly-funded support provisions, as well as migrant entrepreneurs' self-funded support provisions, while highlighting key gaps in support for the most potentially vulnerable and excluded migrant entrepreneurs. In order to address some of these gaps, I highlight two critical case studies of 'good practice' in migrant enterprise support – the Association of Community-Based Business Advice (ACBBA) and the London Rebuilding Society (LRS). Drawing upon these two examples, I make the case for greater development of, and investment in, *community-based* enterprise support as an appropriate and realistic approach for facilitating translocal migrant enterprise in practice.

Chapter 7 forms the conclusion of the dissertation, and draws together my analysis to highlight the original empirical and theoretical knowledge contributions of my research. Further, I outline the wider disciplinary contributions of my research on the 'hybrid' Economic-Development Geographies of translocal migrant enterprise, in terms of expanding the intellectual 'trading zone' between the traditionally separated sub-disciplines of Economic Geography and Development Geography. I argue that the continued development of this 'hybrid' inter-disciplinary geographical approach is vital to understanding our increasingly global(ising) economy.

**Re-Centring Migrant Enterprise Geographies:
Translocal Migrant Enterprise Within and Through London**

CHAPTER 2

**THEORISING TRANSLOCAL MIGRANT ENTERPRISE GEOGRAPHIES:
TOWARDS AN ECONOMIC-DEVELOPMENT GEOGRAPHY HYBRID**

‘Economic geographers are well placed to make important theoretical and empirical contributions precisely because of their much greater sensitivity to spatial variations and scalar differences in entrepreneurial processes, and their grounded understanding of the localities and regions in which transnationalising entrepreneurs emerge and are embedded’ (Yeung 2009, 223)

‘In an increasingly globalised world, the long-standing intellectual division of labour between ‘economic’ geographers and ‘development’ scholars is increasingly untenable’ (Vira and James 2011, 627)

2.1 INTRODUCTION

Over the last two decades, dramatic changes in the socio-economic realities of the contemporary world economy have created increasing inter-connections between countries of the Global North and Global South. In the most recent edition of his influential ‘Global Shift’ series, Dicken (2007) highlights ‘shifts in the contours of the world economy’ driven by time-space shrinking technologies such as jet flights, long-distance telephone, fax, and Internet services. Within this dynamic world economy, there is a growing acceptance across varied social science disciplines that a marked increase in the scale, frequency, speed, and volume of on-going cross-border flows has created a quantitatively and qualitatively different set of ‘transnational’, ‘global’, ‘North-South’, and ‘South-North’ geographies not seen in the past (e.g. Amin 2002; Castells 2011; Jackson et al 2004; Sassen 1991). Within this globalising world

economy, geographical studies have increasingly documented and theorised the flows of capital, commodities, culture, ideas, knowledge, and crucially in the context of my research, *people* and *business*.

In relation to the global flows of people, Development Geographers have increasingly theorised *migration* geographies as ‘transnational’ to emphasise migrants’ on-going cross-border flows (Bailey 2001; Levitt and Jaworsky 2007), or ‘translocal’ to emphasise migrants’ lived experiences within localities that stretch across space (Brickell and Datta 2011). Similarly, in relation to the global flows of business, Economic Geographers have increasingly theorised *enterprise* geographies as ‘relational’ to emphasise firms’ causal processes, mechanisms, and production networks across space (Coe et al. 2004; Yeung 2005). However, despite these important geographical theorisations of migration and enterprise as *separate* phenomena, there is a relative dearth of geographical research on these two phenomena *in combination* as migrant enterprise. Yet migrant enterprise represents a vital research agenda for Geographers, given that enterprise practices represent a key socio-economic activity among growing numbers of migrants (Baycan-Levent and Nijkamp 2005; OECD 2010), whose spatial movements and entrepreneurial flows have the potential to stretch across countries of the Global North and South. Among the few geographical studies of migrant enterprise that do exist, scholars have tended to reproduce ‘traditional’ sub-disciplinary divisions and empirical demarcations of ‘doing *Economic* Geography in/on the Global *North*’ and ‘doing *Development* Geography in/on the Global *South*’ (Coe et al 2007; Vira and James 2011). These sub-disciplinary divisions have hindered fundamentally the development of a spatially holistic framework for theorising migrant enterprise. Instead, it has left us with spatially partial (trans)national scale theorisations of migrant enterprise within Business-Management, Sociology, Economic Geography, Development Geography, and Development Studies. In order to overcome the geographical limitations in existing migrant enterprise theory, **I posit a spatially holistic *translocal* theorisation of migrant enterprise, built around a ‘hybrid’ Economic-Development Geography research framework.**

In the remainder of this chapter, I expand on the core arguments outlined above in more detail. First, I conceptualise migrant enterprise and define its key constituent

elements in the context of my research. Second, I show the ways in which geographical studies have only partially theorised migrant enterprise across space, hindered by sub-disciplinary divisions between Economic and Development Geography, which are in turn rooted in demarcated empirical frameworks. Third, I illustrate the ways in which multi-disciplinary studies of migrant enterprise within Business-Management, Sociology, Economic Geography, and Development Geography/Studies provide spatially partial (trans)national frameworks for theorising migrant enterprise. I focus on four key multi-disciplinary literatures: (i) ethnic/immigrant enterprise; (ii) transnational enterprise; (iii) returnee enterprise; and (iv) informal cross-border trading. Fourth, in order to overcome the geographical limitations identified in previous studies, I posit a spatially holistic translocal framework for theorising migrant enterprise, which employs a ‘hybrid’ Economic-Development Geography research framework. Within this framework I specify my four key research questions, designed to generate new empirical, theoretical, and policy-relevant knowledge on the economic-development geographies of translocal migrant enterprise.

2.2 CONCEPTUALISING MIGRANT ENTERPRISE

Before analysing previous migrant enterprise literatures from a geographical perspective in more detail, it is important to clarify precisely what I mean by ‘migrant enterprise’ and how I am conceptualising its key terms in my research. For the purposes of my research I conceptualise ‘*migrant enterprise*’ as the formation and growth of income-generating activities practiced by individuals currently residing outside their country of birth (see also Jones et al. 2012; Sepulveda et al 2011). For any activity to be defined as ‘*enterprise activity*’ it must involve the provision of some form of goods or services to customers¹ in exchange for monetary income. Without this income-generating monetary transaction, I would not define the activity as ‘enterprise’, but instead as a donation, trade, exchange, or some other form of ‘non-enterprise’ activity. An enterprise activity therefore takes place when resources such

¹ ‘Customers’ are the purchasers of enterprise products/services, while ‘consumers’ are the end users of enterprise products/services. An enterprise’s customer is not always its consumer, for example if the enterprise customer is another firm who re-sells products to other end consumers.

as capital goods, labour, manufacturing techniques, or intermediary products are combined to produce specific goods or services. Thus, an enterprise activity is characterised by ‘an input of resources, a production process, and an output of products (goods or services)’ (ONS 2009, 9).

Enterprise activity, as defined above, takes place within and through an ‘*enterprise unit*’. An enterprise unit is defined in varied ways such that it can be recognised and identified as the specific entity by-and-through which enterprise activity takes place. The definition of an enterprise unit can therefore be on the basis of an identifiable physical entity (e.g. a shop, a market stall), legal entity (e.g. registered business/social enterprise), statistical entity (e.g. a unit of homogenous production), or some other identifiable entity. A single enterprise unit can engage in multiple enterprise activities, for example a registered garage (business enterprise) that sells tyres (enterprise activity 1) and also provides passenger taxi services (enterprise activity 2). Furthermore, an enterprise unit can engage in business enterprise activities (for monetary profit), social enterprise activities (for social profit/value), and non-enterprise activities (e.g. non-profit charity projects). However, in all cases, the enterprise unit must engage in some income-generating activity in order to be defined as an enterprise in the first place.

In order for an enterprise activity and enterprise unit to exist, they are dependent on causal ‘*enterprise processes*’, understood as the inter-connected activities of: (i) enterprise formation – setting up an enterprise activity/entity; and (ii) enterprise growth – operating, maintain, and growing an enterprise activity/entity once it has been formed. Previous studies have often focused on ‘entrepreneurship processes’, defined as the ‘processes by which opportunities to create future goods and services are discovered, evaluated, and exploited’ (Shane and Venkataraman 2000, 218). However, my research focuses on enterprise processes as the *broader* processes of enterprise formation and growth, of which the entrepreneurship processes of ‘goods/services creation’ are one narrower sub-set of enterprise processes.

Enterprise processes, as defined above, are practiced by ‘*entrepreneurs*’, with entrepreneurs understood as the causal agents at the centre of enterprise formation and growth practices (see also Jones and Murphy 2010 on practices). In my research, I

focus specifically on the enterprise formation and growth practices of ‘*migrant entrepreneurs*’, defined as entrepreneurs who are currently residing outside their country of birth. Given the inherent cross-border mobility of migrant entrepreneurs - be it historic or on-going mobility - my research therefore examines migrant entrepreneurs’ networked enterprise practices and geographies that stretch across space, and over time. Following my definitions of migrant enterprise outlined above, the proceeding section discusses the ways in which sub-disciplinary divisions within Geography have hindered the development of a spatially holistic translocal framework for theorising migrant enterprise.

2.3 PARTIAL GEOGRAPHIES OF MIGRANT ENTERPRISE WITHIN TRADITIONAL ECONOMIC/DEVELOPMENT GEOGRAPHY DIVIDES

Within a globalising world economy, Geographers have increasingly theorised the flows of people (migrants) and business (enterprise) across space. From their separate sub-disciplinary starting points, both Economic Geographers and Development Geographers have employed their own versions of a ‘relational turn’ in order to theorise migration and enterprise phenomena across space in varied forms.

On the one hand, a ‘relational turn’ has taken place among *Development* Geographers (and Migration Scholars) engaged in research on *migration* geographies. In the 1970s and 1980s, Development Geographers focused on ‘international’ migration theories, underpinned by ‘individual relocation’ and ‘assimilation’ processes, enacted by migrants who move from home to host country ‘once and for all’. Throughout the 1990s and 2000s, however, Development Geographers shifted their focus to ‘transnational’ migration theories, underpinned by on-going socio-economic relations maintained by migrants across host, home, and intermediary country borders (Basch et al 1994; Levitt and Schiller 2004; Smith and Guarnizo 1998). Within this transnational migration research framework, scholars have highlighted migrants’ varied cross-border practices including: (i) regular transnational communications using internet and telephone technologies that constitute ‘transnational social spaces’ (Faist 2000; Pries 1999); (ii) transnational remittance payments that provide consumptive and investment/development capital, particularly in migrants’ home

countries in the Global South (De Haas 2005; Rapoport and Docquier 2006; Ratha 2006); and (iii) circular migration patterns incorporating multiple return visits ‘home’ (Massey et al. 1993; Vertovec 2007).

Advancing these transnational research frameworks, scholars have increasingly highlighted the need to engage not only with ‘national-to-national relations’ but rather ‘local-to-local relations’ (Guarnizo and Smith 1998). These contribute to more ‘territorialised notions of transnationalism’ and highlight ‘the articulation of global and local dynamics in specific localities such as cities, neighbourhoods, homes, and families’ (Greiner and Sakdapolrak 2013, 374). The growing concern for a more ‘grounded transnationalism’ has been signified by the recent momentum of *translocal* research frameworks, employed across a variety of social science disciplines to theorise ‘phenomena involving mobility, migration, circulation, and spatial connectedness not necessarily limited to national boundaries’ (Greiner and Sakdapolrak 2013, 373). Thus, the concept of translocality focuses on ‘groundedness during movement’ (Brickell and Datta 2011, 3), simultaneously analysing ‘what flows *through* places’ and ‘what is *in* those places’ (Verne 2012, 17 my emphasis). Translocality does not represent the simple addition of a ‘translocal scale’ between ‘global’ and ‘local’ scales, since translocality is not confined to the study of local-local connections across national borders. Instead, translocality emphasises groundedness during movement across multi-scalar ‘locales’, including local-local connections across national bordered spaces, but also local-local connections within everyday spaces such as residential, work, and public spaces. In this sense, translocalism constitutes a spatially *holistic* framework within which ‘transnationalism’ appears as a special case of ‘translocalism across national borders’ (Freitag and von Oppen 2010, 12).

The translocal framework outlined above has been increasingly applied to migration research, with recent studies for example focusing on ‘female identities’ and ‘moral economies’ within a ‘translocal village’ (Peleikis 2003; Velayutham and Wise 2005); translocal narratives of identity and belonging (Sinatti 2006); the ‘overlapping place-time(s) in migrants’ everyday lives’ (Brickell and Datta 2011, 4); translocal ‘development corridors’ of knowledge exchange and production among academic migrants (Leung 2011); and translocal social spaces created by

migrant workers and their families (Núñez-Madrazo 2007). The significance of this growing translocal migration literature is that it integrates the notions of fluidity and discontinuity associated with mobilities, practices, and flows *across* localities on the one hand, with structural and contextual notions of fixity, groundedness, and embeddedness *within* localities on the other. Thus, a translocal framework has the potential to theorise migration geographies from a holistic, actor-oriented, and relational geographical perspective. On this basis, it represents an important 'relational turn' in Development Geographers' research on migration geographies.

In parallel with the 'relational turn' in Development Geographers' research on migration geographies outlined above, there has been a comparative 'relational turn' in *Economic Geographers'* research on *enterprise* geographies. In the 1980s and 1990s, Economic Geographers focused on local- and regional-scale relational foundations of entrepreneurial activities, and their impact on firm formation, technological innovation, and industrial clustering processes (e.g. Kenney and Patton 2005; Malecki 1993; Nijkamp 2003). Authors focused on the significance of 'regional culture' (Saxenian 1996) in the formation and operation of high-technology 'industrial districts' (Markusen 1996; Pyke et al 1990), 'innovative regions', and 'regional dynamism' (Storper 1997) in the Global North, and particularly in the United States. Here, 'spatial agglomeration' processes such as specialised labour markets, supplier networks, and knowledge spill-overs were found to facilitate high-technology enterprise formation and growth. Economic Geographers' focus on high-technology enterprise was therefore preceded by its potential significance to regional-scale innovation, economic growth, and development (Hanson 2009a, 195). Throughout the 2000s, however, Economic Geographers increasingly emphasised the *transnational* spatialities and practices underpinning enterprise geographies in the contemporary global space economy (e.g. Dicken 2007; Jones 2008; Yeung 2009). Within this transnational enterprise framework, Economic Geographers have highlighted a range of enterprise activities including: (i) transnational firms and transnational corporations who act as the 'primary movers and shapers' of the global economy (Dicken 2007; see also Peck and Yeung 2003); (ii) theorisations of 'transnationalising entrepreneurship' as 'a particular form of entrepreneurship embodied in specific actors who transcend multiple spaces, territories, and scales' (Yeung 2009, 211); (iii) the entrepreneurial

practices of ‘transnational elites’ such as business executives, professionals, and technologists who move back-and-forth across national borders, thereby driving processes of knowledge transfer and socio-economic development across borders (e.g. Beaverstock 2002; Ley 2003; Saxenian et al 2002; Sklair 2001); and (iv) global production networks of firms and regional economies that drive regional development across space through the processes of value creation, enhancement and capture (Coe et al. 2004). These geographical enterprise studies are indicative of a broader ‘relational turn’ within Economic Geography, which ‘focuses primarily on the ways in which sociospatial relations of economic actors are intertwined with processes of economic change at various geographical scales’ (Yeung 2005, 37; see also Bathelt and Glückler 2003; Sunley 2008).

Taken together, the ‘relational turns’ in geographical studies of migration and enterprise outlined above are illustrative of wider social science theorisations which show that geographical scales are: (i) not given a priori, but rather socially produced; (ii) simultaneously fluid and fixed; and (iii) fundamentally relational (Brown and Purcell 2005, 609; Verne 2012, 17). However, despite the use of these relational frameworks for researching migration and enterprise as *separate* phenomena across space, there is a relative dearth of geographical research on these two phenomena in *combination* as migrant enterprise across space. The lack of geographical research on migrant enterprise has been caused, at least in part, by sub-disciplinary divisions within Geography, which have artificially separated studies of *migration* within Development Geography from studies of *enterprise* within Economic Geography as seemingly ‘discrete’ objects of analysis. It is only within the last 10 years that a small but growing number of Geographers have sought to challenge the ‘traditional’ sub-disciplinary divides and empirical demarcations between ‘doing Economic Geography in/on the Global North’ and ‘doing Development Geography in/on the Global South’ (Coe et al 2007; Olds 2001; Vira and James 2011). From within Economic Geography, recent strands of critique highlight the problematic assumption that ‘the economy’ can and should be theorised solely from the perspective of formal economic spaces in the Global North (Pollard et al. 2009, 137). The argument is that scholars too often fail to recognise the peculiarities of their own geographies; that their theories do not travel; and that their ‘global’ geographies are in fact partial (Olds 2001, 133). It is

on this basis that Economic Geographers have challenged the marginalisation of the Global South as a focus for Economic Geography study and research (Hess 2009; Murphy 2006; Yeung 2007), in order to begin to provincialise ‘universal’ core theoretical constructs (Pollard and Samers 2007; see also Vira and James 2011).

Meanwhile, a parallel critique has emerged from within Development Geography. Authors have called for a greater practical and theoretical engagement with the Global South not as a ‘marginal, residual, and generalised category’, but instead as actively involved in producing contextually diverse geographies that can be connected to, informed by, and informative of processes in the Global North (Williams et al 2009, 1). This challenges the tendency to assume that knowledge always flows *to* the Global South, instead also acknowledging flows *from* the Global South (McFarlane 2006). Furthermore, development challenges such as migration, economic structural change, and social inclusion are common across countries in the Global South *and* North (McFarlane 2006, 1413). Thus, an increasing number of ‘Development Geographers’ have begun to examine development issues in the Global *North*, for example Wills *et al.* (2010) on migrants’ low-waged work and new migrant divisions of labour in London; McIlwaine (2012) on work-life experiences of Latin American migrants in London; and Datta (2012) on migrants’ financial practices in London as strategies for surviving financial exclusion.

However, within the context of a growing Economic-Development Geography intellectual ‘trading zone’ (Barnes and Sheppard 2010) outlined above, migrant enterprise studies have *not* been part of this research agenda to date. First and foremost, geographical studies of migrant enterprise in any form are rare, as studies of migration in Development Geography and studies of enterprise in Economic Geography have largely remained separate. Furthermore, of the few geographical studies of migrant enterprise that do exist, scholars have tended to produce migrant enterprise research *within* their ‘traditional’ sub-disciplinary frameworks of ‘Economic Geography in/on the Global North’ and ‘Development Geography in/on the Global South’. Among studies of migrant enterprise within Economic Geography, the production of Global *North*-centred research is typified by Saxenian’s research on ‘the new argonauts’ (2002; 2006), which constitutes the

most referenced economic geographical study of migrant enterprise identified in my literature review². In this case, Saxenian identifies ‘the new argonauts’ as foreign-born technical entrepreneurs in Silicon Valley (California, USA), who act as ‘agents of globalisation’ by investing in or relocating to their country of birth. These return migrants are found to develop high-technology enterprises and regions in their home country, including manufacturing enterprise in China, I.T. enclaves in India, and tech-entrepreneurship in Taiwan. In one sense, Saxenian’s work overcomes some of the ‘traditional’ empirical demarcations of Economic Geography by considering migrant enterprise across spaces in the Global North (Silicon Valley, USA) *and* South (China, India, Taiwan). However, her work remains firmly grounded in a ‘traditional’ Economic Geography framework in the sense that Silicon Valley is analysed as the ‘model’ entrepreneurial space for high-technology entrepreneurship, ‘elite’ transnational entrepreneurs, and regional growth *in* the Global North, which is subsequently transported *to* the Global South to be re-produced as entrepreneurial ‘best practice’.

Among studies of migrant enterprise within Development Geography, the production of Global *South*-centred research is typified by Peberdy, Crush, and Rogerson’s research on ‘informal cross-border traders’ (1998; 2000; 2003), which constitute the most referenced development geographical studies of migrant enterprise identified in my literature review³. In this research, Peberdy (2000) identifies a range of informal cross-border trading activities, including mobile street trading and cross-border trading/‘shopping’, practiced by African migrant entrepreneurs in Johannesburg (South Africa), who originate from fifteen different countries. Peberdy and Rogerson (2003, 81) find that ‘strong informal and formal transnational networks of trade, entrepreneurship, and migration’ underpin these forms of ‘mobile entrepreneurship’, which challenge the territorial boundaries of the informal sector, as well as the territorially fixed conceptions of ‘immigrants’ in the Global South. However, Peberdy’s work remains grounded in a traditional sub-disciplinary framework of ‘doing Development Geography in/on the Global South’,

² Saxenian’s (2006) research titled ‘The new Argonauts: Regional advantage in a global economy’ is currently referenced 1029 times within the Google Scholar online database.

³ Of these, the most referenced was Peberdy and Crush’s (1998) research titled ‘Trading places: cross border traders and the South African informal sector’, which was referenced 74 times within the Google Scholar online database.

as the empirical focus is on African migrants who move between South-South national borders, in order to enact ‘street trading’ and ‘petty trading’ within informal economies *in* the Global South.

Overall then, my analysis in this section shows that Development Geographers and Economic Geographers have produced important relational conceptions of migration and enterprise as *separate* phenomena, demarcated *within* the Southern and Northern domains that have long defined these two geographical sub-disciplines. However, these sub-disciplinary divisions and empirical demarcations have led to a relative dearth of geographical research on migration and enterprise *in combination* as migrant enterprise. Of the few geographical studies of migrant enterprise that do exist, they have tended to re-produce the traditions of researching ‘Economic Geographies in/on the Global North’ and ‘Development Geographies in/on the Global South’. While a small but growing number of Geographers have shown that the intellectual divisions of labour between Economic and Development Geographers is increasingly untenable within a globalising economy (e.g. Barnes and Sheppard 2010; Murphy 2008; Vira and James 2011), this Economic-Development Geography intellectual ‘trading zone’ has *not* yet been applied to migrant enterprise research.

Crucially, the lack of geographical ‘trading’ in migrant enterprise studies outlined above has left us with a series of separate studies within Business-Management, Sociology, Economic Geography, and Development Geography/Studies, which provide only spatially *partial* frameworks for theorising migrant enterprise across spaces in the Global North *and* South. In the following sections, I unpack the geographical ‘partiality’ of previous migrant enterprise research in more detail. I focus on four key multi-disciplinary literatures that have theorised migrant enterprise in the forms of: (i) ethnic/immigrant enterprise; (ii) transnational enterprise; (iii) returnee enterprise; and (iv) informal cross-border trading. I show that while these multi-disciplinary literatures have made important contributions to our understanding of migrant enterprise, their individual theorisations provide only spatially partial ‘(trans)national’ scale understandings of migrant enterprise.

2.4 ETHNIC / IMMIGRANT ENTERPRISE

Among existing studies of migrant enterprise in the literature, the largest proportion is constituted by ‘ethnic/immigrant enterprise’ studies within Business-Management and Sociology. These studies focus on the causes and consequences of enterprise activity among ethnic-minority and migrant entrepreneurs in countries of the Global North, and particularly in the United States, the United Kingdom, and other countries in Europe. In the following sub-sections, I outline the evolution of this dominant ethnic/immigrant enterprise literature through: (i) ‘ethno-cultural’ approaches; (ii) ‘forms-of-capital’ approaches; and (iii) ‘mixed embeddedness’ approaches to theorising migrant enterprise. For each of these theoretical ‘turns’, I highlight their contributions to, and limitations for, theorising migrant enterprise across space.

2.4.1 ETHNO-CULTURAL APPROACHES TO ETHNIC/IMMIGRANT ENTERPRISE

The ethnic/immigrant enterprise literature originates within Sociology and Ethnic Studies research conducted in the United States in the 1960s and 1970s. In their attempts to explain the large numbers of enterprises owned by ethnic-minority and migrant entrepreneurs in the United States, these scholars employed an ‘ethno-cultural’ theory. This emphasised the importance of ‘acculturation lag’ or ‘cultural advantage’ that enabled ethnic entrepreneurs to successfully form and grow their enterprise activities within their host-country economies (e.g. Light 1972). Within this literature, ethnic entrepreneurs’ ‘cultural advantage’ has been discussed in relation to these entrepreneurs’ retention of ‘traditionalist’ values, ‘heritage’ cultures, and ‘cultural traits’. These ‘cultural traits’ have been specified in relation to ethnic entrepreneurs’ ‘dedication to hard work’; ‘economical living and saving habits’; ‘patriarchal extended kinship networks’; ‘traditionalist family values’; ‘religious values of self-reliance, self-sacrifice, and industriousness’; ‘acceptance of risk’; and ‘orientation towards self-employment’ (e.g. Helweg 1979; Lyon 1972, 197; Patel 1991).

Building on scholars' analysis of ethnic entrepreneurs' 'cultural traits' outlined above - which often applied the same cultural stereotypes to a number of different migrant communities - ethno-cultural analyses further emphasised the role of 'ethnic resources'. Based on Granovetter's (1985) account of the way economic transactions are embedded in social relations, 'ethnic resources' have been attributed to ethnic entrepreneurs' privileged access to social, cultural, and financial capital resources, mobilised within their co-ethnic social network. 'Ethnic resources' underpinning ethnic enterprise have been highlighted in relation to pooled financial capital and credit; flexible and cheap/unpaid labour from co-ethnic workers, friends, and family members; and loyal co-ethnic customers among other factors (e.g. Flap et al 2000; Janjuha-Jivraj 2003).

Building further on the 'ethnic resource' analyses outlined above, the concept of an 'ethnic enclave economy' was developed in the United States-based literature. This concept was used to analyse the potential economic advantages gained from locational clustering of enterprises, whose owners and employees are members of the same co-ethnic group. The concept was initially used to analyse the Cuban 'Little Havana' economy in Miami (Portes and Jensen 1987; 1989), and has since been applied to other ethnic enclave economies in the United States such as Chinatown in New York (Zhou 1992), Japanese enclave economies in Honolulu, and Korean enclave economies in Los Angeles (Logan et al 1994). The argument underpinning these studies is that 'an ethnic enclave economy manifests itself as a monopoly sector which recaptures co-ethnic spending as a result of both vertical and horizontal integration along ethnic lines' (Lo 2009, 609). However, further refinement of these arguments re-positioned the 'ethnic enclave economy' as a distinctive case within a broader 'ethnic economy' concept (e.g. Light et al. 1994; Werbner 2001). The concept of an ethnic economy was developed to distinguish between: (i) an 'ethnic controlled economy', derived from labour disadvantage theory, whereby co-ethnic employees in a workplace, an occupation, or an industry in the general economy exert significant and persistent economic power such that they influence wages, hiring, and working conditions (Lo 2009, 609) and; (ii) an 'ethnic ownership economy', derived from middleman minority theory, which consists of co-ethnic self-employed and employers, their co-ethnic employees, and unpaid family workers, whose basis is property rights and the ethnic group's maintenance of a controlling ownership stake

(Light and Gold 2000). In both cases, the ethnic economy concept highlights the potential role of ethnicity in shaping enterprise (and employment) processes at the level of the 'general economy'. This stretches the spaces of ethnic enterprise beyond the localised spaces of an ethnic 'enclave' economy in which enterprise owners, employees, workers, and customers are assumed to be of the same ethnicity. Instead, the ethnic economy concept considers wider economic spaces in which ethnic enterprises can form and grow, whether they are located in ethnic or non-ethnic neighbourhoods and markets, and whether they are spatially clustered in ethnic enclave or not (Light and Gold 2000).

While the ethno-cultural approach outlined above has focused on migrant entrepreneurs' ethnicity as a causal factor in ethnic enterprise, it has 'never held unchallenged sway' within the ethnic entrepreneurship literature (Ram and Jones 2008, 354), and has been subject to a number of important critiques. First, scholars have rightly pointed to the 'fallacy of ethnic exceptionalism' inherent in ethno-cultural approaches, which are based on an overly deterministic, simplistic assumption that something 'special' about ethnic-minority cultures necessarily fosters enterprise development (Ram and Jones 2008; Volery 2007). Contrary to evidence on the positive role of an 'ethnic resource', other studies highlight the negative effects and constraints caused by some entrepreneur's ethnic-minority status. For example, difficulties in obtaining start-up capital and instances of financial exclusion are found to be particularly prominent among ethnic entrepreneurs, underpinned by these entrepreneurs' concentrations in inner-city locations and competitive market sectors; lack of financial credit history; potential language difficulties; and incidences of socio-economic discrimination (Alexander-Moore 1991; Irwin and Scott 2010; Ram et al 2002). Instances of violence and criminality against ethnic-minority enterprises have also been documented for example among Chinese takeaway operators (Parker 1994), South Asian restaurant staff (Jones et al. 1989; Ram et al. 2000), and Pakistani taxi drivers (Kalra 2000) in the UK. Thus, authors highlight the need to acknowledge not only the quantity but also the quality of enterprise activities among entrepreneurs and employees, which can include distinctly negative experiences of poor working conditions, wage exploitation, discrimination, violence, criminality, and precarious business survival, within and outside ethnic economies (Barrett et al 1996; Jones et al 2004; Vasta 2004; Virdee 2006).

In addition to the potentially negative effects of ethnicity on entrepreneurs outlined above, the concept of 'ethnicity' itself is much more contingent and fluid than was formerly recognised, with the very notion of ethnic identity coming under increasing scrutiny (e.g. Gunaratnam 2003; Hall 1996). As a result, social science scholars are increasingly employing the idea of multiple facets of individual identity, within which ethnicity functions as one dimension among others (e.g. age, class, education, gender, race, religion, sexuality) that constitute the facets of selfhood (e.g. Gunaratnam 2003; Modood et al. 1997). For example work by Feminist and Migration Geographers has focused on the concept of 'intersectionality' to theorise better the relationships between multiple social categories, the particular interconnections between them, and the lived experiences that shape and re-shape them (e.g. McDowell 2008; Valentine 2007; Valentine et al 2009). Further work by Marxist and Feminist Geographers on entrepreneurial identities has also demonstrated the formative role that small business class cultures and gender relations can play in shaping enterprise across space (e.g. Bechhofer and Elliott 1978; Brush 1997; Hanson 2009b; Marlow and Patton 2005; Mulholland 1997). In relation to ethnic enterprise studies more specifically, Wang (2012; 2013) has made similar arguments by emphasising the need to 're-conceptualise entrepreneurship by incorporating race, ethnicity, and gender' (Wang 2012, 228). Thus, while the ethnicity of an entrepreneur may enable or constrain their enterprise activities in certain ways, the key argument outlined above is that ethnicity is only one of multiple analytical factors that affect entrepreneurs' individual agency. In the following section, I discuss a 'forms-of-capital' approach that has emerged in light of these critiques as a more holistic approach to analysing ethnic/immigrant entrepreneurs' agency factors beyond their ethnicity alone.

2.4.2 FORMS-OF-CAPITAL APPROACHES TO ETHNIC/IMMIGRANT ENTERPRISE

In contrast to the ethno-cultural approaches outlined above, an alternative forms-of-capital approach examines ethnic/immigrant entrepreneurs' not only in relation to these entrepreneurs' 'ethnic resources', but in relation to a broader range of entrepreneurial capital resources. One variant of this forms-of-capital approach takes the 'ethnic resources' framework as its starting point, and then adds entrepreneurs' 'class resources' to the analysis, as summarised in *Table 2.1*.

Table 2.1 – Summarising an 'Ethnic/Class Resources' Forms-of-Capital Framework

ENTREPRENEURIAL CAPACITY	
ETHNIC RESOURCES	CLASS RESOURCES
<ul style="list-style-type: none"> ○ Social Capital ○ Solidarity ○ Sojourning orientation ○ Values ○ Traditions ○ Ethnic ties ○ Ethnic social networks ○ Ethnic institutions (e.g. churches, mutual aid societies, rotating credit associations and business associations) 	<ul style="list-style-type: none"> ○ Material Capital <ul style="list-style-type: none"> - Financial capital (private property, wealth) - Human Capital (education, language proficiency, work and business experience) ○ Cultural Capital <ul style="list-style-type: none"> - Knowledge, skills, attributes and values necessary to run business - Occupational culture of entrepreneurship transmitted at home and in schools (e.g. inherited from parents, experience working in relative's business, business administration studies)

(Summarised from Lo 2009, 612–613)

The 'ethnic/class resources' framework shown in *Table 2.1* highlights a combination of social, material and cultural capitals that underpin ethnic/immigrant entrepreneurs' agencies. However, the tendency to segment these capitals between 'ethnic' and 'class' resources still maintains a problematic focus on entrepreneurs' 'ethnicity'. As

a result, a more holistic forms-of-capital approach has been employed by other scholars that uses Bourdieu's (1986) forms-of-capital framework. In his widely cited publication *The Forms of Capital*, Bourdieu (1986, 241) states that 'it is in fact impossible to account for the structure and functioning of the social world unless one reintroduces capital in all its forms and not solely in the one form recognised by economic theory'. Thus, Bourdieu posits an approach to theorising the social world in relation to three key forms of capital: (i) *cultural* capitals including institutional cultural capital (e.g. educational qualifications, work skills, language skills), embodied cultural capital (e.g. accents, ethnicity, and race), and objectified cultural capital (e.g. equipment, dress, goods, objects); (ii) *social* capitals including networked relations of mutual obligation, trust, and reciprocity; and (iii) *economic* capitals including monetary incomes, assets/investments, and savings. Building on Bourdieu's approach outlined above, scholars working on ethnic/immigrant enterprise have therefore used forms of capital approaches to consider the agency of ethnic/immigrant entrepreneurs in relation to these entrepreneurs' overlapping forms of social, human, cultural, economic, and financial capitals, as summarised in *Table 2.2*.

Table 2.2 – Summarising a Forms-of-Capital Approach to Ethnic/Immigrant Enterprise

FORMS-OF-CAPITAL	KEY CONTENTS
Social Capital	Entrepreneurial resources generated in social networks and connections, which in turn relates to social cohesion and trust.
Human Capital	Attributes, skills, education, and experiences, as well as the reputation of the entrepreneur(s).
Cultural Capital	'Institutional' in terms of educational qualifications, work and language skills; 'Embodied' in terms of accents, ethnicity and race; 'Objectified' in terms of dress or physical equipment.
Economic Capital	The resources and financial worth of an individual that can be converted into money.
Financial Capital	Enterprise start-up and ongoing funding.

(Summarised from Brush et al. 2001; Firkin 2003; Nee and Sanders 2001)

As applied to studies of ethnic/immigrant enterprise in the United States for example, Nee and Sanders (2001) have employed a forms-of-capital approach to analyse the ‘sorting’ of Korean, Filipino and Chinese migrants into self-employment and enterprise activities, based on their varying availabilities of social, human-cultural, and financial capital. In their research Nee and Sanders (2001, 402) conclude that ‘owning a business offers immigrants who lack human-cultural capital that is fungible in the mainstream economy an alternative avenue for economic activity’. As applied to studies of ethnic/immigrant enterprise in the United Kingdom for example, Ram *et al.* (2008, 429) employ a forms-of-capital approach to analyse Somali entrepreneurs in Leicester as ‘a highly motivated group with rich social capital, with extended social ties facilitating the movement of Somalis to Leicester, the exchange of information about commercial opportunities, the recruitment of labour and the pooling of finance’. In the same context, Vershinina *et al.* (2009, 14) find that ‘Polish immigrant entrepreneurs in Leicester are not a homogeneous group and are differentiated traditional, opportunity, and opportunist entrepreneurs based on their access to and use of economic, social and cultural capital’.

Overall, the forms-of-capital approach outlined above provides a key framework for analysing ethnic/immigrant entrepreneurs’ agency factors in relation to their interconnected human, social, cultural, and financial capital resources, as opposed to their ‘ethnic resources’ only. As such, the forms-of-capital approach outlined above provides my key framework for analysing the agency-side factors and practices underpinning migrant enterprise, to be discussed in more detail in *Chapters 4-6*. However, the forms-of-capital approach on its own says little about the geographical *contexts* from which ethnic/immigrant entrepreneurs’ mobilise their capital resources, and the *structures* within which they apply their capital resources. Thus, the following section focuses on ‘mixed embeddedness’ approaches that have theorised ethnic/immigrant entrepreneurs’ agency-structure interactions in more depth.

2.4.3 MIXED EMBEDDEDNESS APPROACHES TO ETHNIC/IMMIGRANT ENTERPRISE

Early progress in theorising ethnic/immigrant entrepreneurs' agency-structure dynamics has been credited to Waldinger *et al.*'s (1990) 'interactionist model', which was used to analyse migrants' enterprise experiences in countries of the Global North in the post-Second World War period. Waldinger *et al.*'s model focuses on the dynamic interactions between: (i) the 'opportunity structure' of migrants' host society - understood as 'the surrounding commercial environment and opportunities for business ownership'; and (ii) the 'group characteristics and social structure of the immigrant community' - understood as their 'internal ethnic group resources' (1990, i). Building on Waldinger's interactionist model outlined above, Kloosterman *et al.* (1999) subsequently developed the concept of 'mixed embeddedness', which 'stresses the interplay between opportunities for business on the one hand, and immigrant entrepreneurs and their resources on the other' (Kloosterman and Rath 2010, 101).

In the mixed embeddedness model, the opportunities for migrants to start and grow new enterprises in their host country - what Kloosterman and Rath (2001, 6) refer to as ‘accessibility’ and ‘growth potential’ within an ‘opportunity structure’ - is determined by two sets of ‘embeddedness’: (i) entrepreneurs’ embeddedness in *socio-cultural* structures, including social networks of trust and reciprocity based on a shared migration experience or shared non-indigenous identity and; (ii) entrepreneurs’ simultaneous embeddedness in *institutional* structures, such as the welfare system, the organisation of markets, regulatory frameworks and their enforcement, housing policies, and business associations within migrants’ host country (Kloosterman et al 1999, 8, 16). For Kloosterman and Rath (2001, 6), entrepreneurs’ embeddedness in these overlapping socio-cultural and institutional structures is analysed at the ‘national, regional/urban and the local/neighbourhood’ scales.

In Kloosterman *et al.*'s (1999) original example, the mixed embedded framework is used to analyse Turkish- and Moroccan-born butchers operating in the Netherlands, whose enterprise growth is based on serving a specific 'ethno-religious' demand for hâlal meat. Subsequently the mixed embeddedness framework has been applied to analyse other national and cross-national variations in migrant enterprise in the Global

North, in relation to the socio-cultural and institutional structures in which migrant entrepreneurs are embedded. For example, relatively ‘successful’ migrant enterprise activities in the neo-liberal deregulated Anglo-Saxon countries of Great Britain and North America, have been compared with relatively ‘constrained’ migrant enterprise activities in mainland Western Europe caused by these countries’ more restrictive immigration, labour, and legislative structures (e.g. Barrett et al. 2002; Kloosterman et al 2003; Panayiotopoulos 2006; Raes 2000).

These mixed embeddedness analyses have also contributed to wider debates over the positive and negative effects of the late-capitalist opportunity structure on ethnic/immigrant enterprise in the Global North. On the one hand, a post-Fordist economic shift away from large-scale industry towards flexible specialisation and service-based businesses is argued to create positive ‘pull’ opportunities (‘opportunity entrepreneurship’) for small enterprise development in general. These opportunities are seen as particularly relevant for ethnic/immigrant enterprise, given the increased number of migrants moving to urban centres in the Global North, and their corresponding enterprise opportunities linked to serving ‘niche’ or ‘co-ethnic’ markets in innovative and opportunistic ways (e.g. Boissevain 1992; Sassen 1991; Ward 1991). On the other hand, persistent structural disadvantages in neo-liberal labour markets are seen to ‘push’ the most financial capital-poor members of society into self-employment out of necessity (‘necessity entrepreneurship’) and lack of choice rather than opportunity. For example authors point to evidence that ethnic/immigrant enterprises are often concentrated in ‘low value-added’, ‘low-skill’, and ‘declining’ enterprise sectors, characterised by long working hours, low financial returns, and precarious working conditions (e.g. Bates 1997; Herring 2004; Blackburn and Ram 2006; Virdee 2006). Thus, the constraints on these necessity enterprises are far from the economic advantages, enrichment, empowerment, or social mobility assumed in the case of opportunity enterprises.

Overall, the mixed embeddedness approaches and their related debates outlined above have increasingly acknowledged the role of socio-cultural and institutional structures in shaping ethnic/immigrant enterprise in certain countries of the Global North (e.g. Barrett et al 2001; Kloosterman et al 2003). On this basis, Jones *et al.* (2012, 3172) summarise the main theoretical contribution of the mixed

embeddedness approach as ‘the insertion of ethnic-minority business activity into its economic, political, and institutional contexts whilst acknowledging, at the same time, the creativity and agency of migrants’ efforts to overcome a variety of constraints’. Despite these contributions, however, the mixed embeddedness approach to ethnic/immigrant enterprise still only provides a spatially *partial* framework for theorising migrant enterprise. This is due to the fact that ethnic/immigrant enterprise studies, and their mixed embeddedness analyses, are based on *national*-scale geographical frameworks. The very notion of ‘ethnic’ enterprise is based on a conceptualisation of migrants as ‘ethnic-minority’ entrepreneurs in relation to a *national*-scale majority population. Similarly, the notion of ‘immigrant’ enterprise is based on a conceptualisation of migrant entrepreneurs who have moved permanently from one *national*-scale context (home country) to another (host country). In both cases, it can be seen that ‘ethnic’ and ‘immigrant’ enterprise studies inherently conceptualise migrant entrepreneurs’ agency-structure dynamics *within* national scales, in relation to these entrepreneurs’ embeddedness within their host-country spaces only. Yet geographical studies of migration have clearly shown that migrants have the potential to remain embedded in *multiple* national contexts simultaneously, underpinned by multi-scalar movements and relational flows across host, home, and intermediary country borders (as discussed in *Section 2.3*). Thus, the national-scale research frameworks used in mixed embeddedness approaches to ethnic/immigrant enterprise provide only spatially *partial* frameworks for theorising migrant enterprise, whereby ‘space’ is *not* delimited to national-scale spaces. National-scale theorisations of migrant enterprise may have been more applicable in the 1970s and 1980s, when linear country-to-country migration ‘relocations’ and associated national-scale ‘immigrant assimilation’ processes were arguably more common. However, the continued conceptualisation of migrant enterprise as ‘bound’ within national-scale spaces is partial and problematic for theorising contemporary migrant enterprise geographies, which have the potential to cut across multiple national borders in an increasingly interconnected world economy (as discussed in *Section 2.3*). In the following section, I analyse the extent to which emergent ‘transnational enterprise’ literatures have addressed some of these geographical limitations by studying migrant enterprise across national bordered space.

2.5 TRANSNATIONAL ENTERPRISE

'Transnationalising entrepreneurship is particularly important in today's globalising world economy in which entrepreneurs are no longer bounded in their local and domestic economies. Indeed, many of them are increasingly mobile 'carriers' of globalisation and their cross-border activities have become a very space-integrating and yet space-transverse force.' (Yeung 2009, 211)

In the context of a 'global shift' (Dicken 2007) and an increasingly interconnected world economy, a growing number of Sociologists, Business-Management scholars, and (to a lesser extent) Economic Geographers have applied a transnational research framework to their analyses of migrant enterprise. The majority of transnational enterprise studies to date have originated from scholars working 'in' and 'on' the Global North, and particularly the United States. Initial transnational enterprise studies originated within Sociology disciplines in the 1980s and 1990s, with a range of ethnographic case studies and small-scale surveys used to demonstrate that migrants' enterprise activities were not necessarily confined *within* their host country, but also operated *across* host-home country borders in some cases (e.g. Portes et al 1999; Gold 2001; Light et al 2002). These studies documented varied forms of transnational enterprise activity in relation to host-home country flows of start-up capitals, labour, maintenance and expansion inputs, and consumption flows, as summarised in *Table 2.3*.

Table 2.3 – Summarising the Types of Transnational Enterprise Activity Identified in Previous Studies

TRANSNATIONAL ENTERPRISE TYPE	START-UP CAPITAL INPUTS	LABOUR INPUTS	MAINTENANCE AND EXPANSION INPUTS	CONSUMPTION OUTPUTS
Circuit (host and home country) e.g. courier services; technology-related manufacturing; immigration related services.	Transnational	Transnational	Transnational	Host and home country
Cultural (host country) e.g. newspaper production, television/radio, home country art/culture.	Host country	Host country	Transnational maintenance and host country expansion inputs	Host country
Ethnic (host country) e.g. small retail outlets, convenience stores, restaurants, small service providers.	Host country	Host country	Host country maintenance and transnational expansion inputs	Host country
Return Migrant (home country) e.g. services, technology, retail, catering	Transnational	Home country	Transnational	Home country
Elite Expansion (host and home country) e.g. home country production for sale and distribution in host country; administrative headquarters in home country with branches in host country.	Transnational	Transnational	Transnational	Host country

(Summarised from Landolt et al 1999; Sequeira et al 2009; Zhou 2004)

These initial studies focused on documenting empirically the existence, scale, and type of transnational enterprise activities in the United States as a novel feature of the ‘ethnic/immigrant enterprise’ landscape (see Zhou 2004 for review). Following these initial transnational enterprise studies, however, Portes *et al.* (2002, 278) critiqued the tendency to ‘consistently sample on the dependent variable of transnationalism’.

Thus, Portes *et al.* (2002) used a large sample of Colombian, Dominican, and Salvadoran migrants in the United States to test the empirical existence of 'transnational entrepreneurs', conceptualised as a special case of 'immigrant entrepreneurs' who: (i) 'travel abroad at least twice a year for business' and; (ii) 'whose business success relies on regular contact with their country of origin or other foreign countries' (2002, 284). While Portes *et al.* found transnational entrepreneurs to represent a small proportion of the total migrant populations in their sample, they point to the theoretical significance of 'a diversified set of transnational enterprises and a class of immigrants operating them' (2002, 293) who 'differ from both the mass of immigrants engaged in wage labour and the more traditional ethnic entrepreneurs whose activities are limited to local markets of the host society' (2002, 284).

Building on these studies within Sociology, scholars within Business-Management and Economic Geography have also sought to go beyond merely documenting transnational enterprise, to analyse further the causal social structures and networks underpinning transnational enterprise. Studies completed in the United States and United Kingdom in particular have examined transnational entrepreneurs whose competitive advantage is based on the mobilisation of entrepreneurial capital resources (e.g. money, information, knowledge) from socio-economic networks embedded in more than one national context simultaneously. For example, Henry *et al.*'s (2002; 2005) UK-based research found transnational cultural networks to be a driving force for successful ethnic-minority entrepreneurs in the food manufacturing, Chinese restaurant, and Bhangra music industries in Birmingham. In their study, cross-border linkages are highlighted as a direct means of 'comparative advantage' in the local economy, the key to 'creating unique and competitive products and services' (Henry *et al.* 2002, 124). Kitching *et al.* (2009) have also analysed transnational diaspora networks as enabling the competitiveness of ethnic-minority entrepreneurs in London, with a focus on Chinese- and Vietnamese-owned enterprises. They find that 'the existence and exploitation of diaspora-based networks at the local and transnational level were crucial conditions for business start-up and development in all cases' (2009, 696). Similarly, Bagwell's (2008) research on Vietnamese-owned nail-care shops in London finds that transnational family networks between the UK and USA provide migrant entrepreneurs with entrepreneurial capital resources

including labour, financial capital, innovative ideas, informal training, and legal information.

While most transnational enterprise studies to date have highlighted the positive effects of transnationalism on migrant's enterprise development, some authors have emphasised the corresponding theoretical 'dangers inherent in being too optimistic about the possibilities of economic transnationalism against the backdrop of the polarising effects of capitalism' (McEwan et al 2005, 23). For example, Jones *et al.* (2010) use their case study of Somali enterprise in Leicester to illustrate that 'the political-economic context imposes harsh constraints upon Somali business activity which cannot be circumvented by the utilisation of diasporic links, and transnational entrepreneurship is likely to be the preserve of a minority of minorities' (2010, 580). Jones *et al.* therefore place their critique of transnationalism within 'a more realistic school which recognises a widespread poverty of resources and struggle for survival against heavy external barriers imposed by capitalist markets and government regulatory regimes that continue to affect the majority of ethnic/immigrant groups' (2010, 568; see also Jones et al 2012; Light and Gold 2000; Rath 2000). Thus, as Drori *et al.* (2009) rightly point out, the theoretical contribution of a transnational approach to migrant enterprise depends not on its wholesale replacement of all geographical theories that come before it, but instead on its effective combination with existing theorisations of agency, cultural and institutional perspectives, power relations, social capital, and network theories at varying scales. While transnationalism is not a universally applicable theory for migrant enterprise, it nonetheless signifies an important 'theoretical turn' in migrant enterprise research. For Carmichael *et al.* (2010) this is based on the concept of 'bifocality' or 'dual habitus', which expands Bordieu's (1985) original concept of 'habitus'⁴ to consider transnational entrepreneurs as:

'social actors who enact networks, ideas, information, and practices for the purpose of seeking business opportunities or maintaining business opportunities within dual social fields, which in turn force them to engage in varied strategies

⁴ Bordieu's concept of 'habitus' can be broadly understood as the 'durable, transposable, structured (and structuring) dispositions of individuals' (McIlwaine 2012, 290).

of action to promote their entrepreneurial activities and societal changes’ (Carmichael et al 2010, xvii).

On this basis, the main theoretical contribution of existing transnational enterprise studies is the recognition that migrant entrepreneurs can mobilise entrepreneurial capital resources across borders, derived from their embeddedness in two societies simultaneously. Thus, the transnational enterprise framework stretches the forms-of-capital (*Section 2.4.2*) and mixed embeddedness (*Section 2.4.3*) approaches employed in ethnic/immigrant enterprise literatures *beyond* a purely national-scale geographical framework.

However, despite the theoretical contributions of transnational enterprise studies outlined above, it still only provides a spatially *partial* framework for theorising migrant enterprise in several ways. First, transnational enterprise studies have focused on migrant entrepreneurs’ ‘dual’ habitus as embeddedness in two societies only. Yet geographical studies of migration show that migrants’ spatial movements and relational flows are more complex than the dualistic ‘host/home’ or ‘sending/receiving’ framework employed in transnational enterprise studies. As Leung rightly points out, ‘the spatiality of migrants’ translocal, regional and transnational business networks suggests that transnationalism and diaspora studies should go *beyond* focusing only on ties between the sending and receiving societies’ (2009, 646 my emphasis). However, a theoretical evolution from ‘dual habitus’ to ‘multiple habitus’ would only take us so far, with the more fundamental issue being that transnational enterprise studies remain grounded in *national*-scale geographical frameworks in the first place. This re-cycles a ‘flat-surface’ conceptualisation of ‘space as physical location’ or ‘space as container’ employed in international business and entrepreneurship literatures, in which ‘space serves merely as the backdrop in which different entrepreneurs mobilise these endowments strategically for different business ventures’ (Yeung 2009, 218). Thus, the emphasis of transnational enterprise studies is in fact on ‘trans-*national*’ movements between demarcated national-scale spaces. This provides a spatially *partial* framework for theorising migrant enterprise, whereby ‘space’ is *not* delimited to national or trans-national scale spaces.

Second, within the ‘trans-*national*’ enterprise framework outlined above, migrants’ entrepreneurial resources have been theorised as mobile across borders, yet migrant entrepreneurs themselves have not. Instead, transnational enterprise studies have analysed the cross-border mobilisation of capital resources as enterprise ‘inputs’, while the migrant entrepreneurs mobilising these resources are conceptualised as ‘embedded’, ‘fixed’, and ‘static’ within their host country. Yet geographical studies of migration have illustrated that migrants’ personal mobilities can be on-going and multi-directional across space. Thus, transnational enterprise frameworks that assume migrant entrepreneurs to be ‘static’ provide only a spatially partial framework for theorising migrant enterprise. In the following section, I analyse the extent to which ‘returnee enterprise’ literatures have addressed some of these geographical limitations by studying enterprise activities among ‘return migrants’ who have moved from home to host county, and back again.

2.6 RETURNEE ENTERPRISE

In addition to the transnational enterprise studies outlined above, a second body of work to have emerged within the context of an increasingly interconnected world economy focuses on the phenomenon of ‘returnee enterprise’. Studies of ‘returnee enterprise’ within Business-Management and (to a lesser extent) Economic Geography have examined the causes and consequences of enterprise formation and growth as enacted by ‘return migrants’, defined as ‘any person returning to his/her country of origin, in the course of the last ten years, after having been an international migrant (whether short-term or long-term) in another country’ (Gubert and Nordman 2011, 105). There are two main strands to the returnee enterprise literature. The first main strand of returnee enterprise literature consists of Business-Management studies on the determinants of *low*-technology returnee enterprise in the Global South (e.g. Black et al 2003; Mezger and Beauchemin 2010; Nicholson 2004). These studies tend to employ statistical econometric frameworks to analyse the effects of varied causal factors - including migrants’ age, education level, length of stay abroad, and amount of savings abroad - on the propensity for return migrants to establish an enterprise, or invest in enterprise activities that create employment. An early study by McCormick and Wahba (2001) for example found that returnee enterprise was positively

correlated with higher overseas savings and longer duration of stay overseas among literate return migrants in Egypt. A more recent study by Gubert and Nordman (2011) has analysed the entrepreneurial behaviour of over 300 return migrants in Algeria, Morocco, and Tunisia. Their study concludes that 'returnees show a high ability to create small and medium businesses and to generate jobs', (2011, 123) with one-third of return migrants in their sample found to invest in enterprise activities following return home. Nkongolo-Bakenda and Chrysostome (2013) have similarly examined the determinants of returnee enterprise in the Global South in the form of 'diaspora new venture creation'. Their research finds that returnee enterprise rates depend on 'the level of altruistic motivation, need of social recognition, entrepreneurial opportunities, friendliness and receptivity of the home country, as well as integration of and support to immigrants in the host countries' (2013, 30). Taken together, these studies highlight the role of acquiring varied forms of financial, human, cultural, and social capital whilst living/working in host countries on the propensity of migrants to establish enterprise activities upon return to their home country. As Black *et al.* (2003, 1) point out, returnee enterprise can therefore be seen as a vital mechanism for the development of low-technology micro, small, and medium enterprises, particularly among 'poorer' and 'less skilled' migrants in the Global South.

The second main strand of returnee enterprise literature focuses on the causes and effects of *high-technology* returnee enterprise in the Global South, enacted by technically-skilled 'elite' return migrants. A number of recent Business-Management studies within this strand of literature have focused on high-technology returnee enterprise within China in particular. For example, Liu *et al.* (2009) highlight the ways in which 'international technology spill-overs' and 'international human mobility' associated with returnee entrepreneurs positively affects innovation among Chinese high-tech firms. Similarly, Filatotchev *et al.* (2009) have shown that among small and medium enterprises in China's Zhongguancun Science Park 'both export orientation and performance are positively associated with the presence of a returnee entrepreneur'. Working on the same Chinese science park case study, Wright *et al.* (2008) have further examined the links between returnee entrepreneurs, firm locational choices, and high-tech firm performance. They find that 'returning entrepreneurs seek complementary academic and commercial assets in their location decisions', thereby boosting their firms' performance (2008, 131). Research within

this strand of literature has also focused on the African context, again focusing on ‘elite’ return migrants and enterprise activity. For example, Ammassari (2004, 133) highlights the role of ‘highly-skilled elite return migrants’ in ‘innovative practice’ and ‘productive investment’ in Cote D’Ivoire and Ghana, which has driven development in both public and private sector workplaces. Further work by Saxenian (2002; 2006) has similarly highlighted the significance of highly-skilled ‘elite’ migrant entrepreneurs (‘new argonauts’) who trained in Silicon Valley, before returning home to establish high-technology enterprise activities including manufacturing enterprise in China, I.T. enclaves in India, and tech-entrepreneurship in Taiwan (as discussed in *Section 2.3*).

Taken together, the main theoretical contribution of returnee enterprise studies outlined above is that migrant entrepreneurs within this framework are acknowledged to have moved across national contexts *multiple* times. The first movement is conceptualised as a ‘home- to host-country’ migration. Within migrants’ host country, they acquire entrepreneurial capital resources whilst living and working abroad. The second movement is conceptualised as a ‘host- to home-country’ return migration. Upon returning home, the idea is that return migrants use the additional entrepreneurial capital resources (e.g. money, savings, expertise) accumulated abroad, in order to establish enterprise activities in their home country. In this sense, the analysis of migrant entrepreneurs’ multiple cross-border movements in the returnee enterprise framework overcomes some of the geographical limitations inherent in the ethnic/immigrant and transnational enterprise frameworks, which assume that migrant entrepreneurs remain fixed within their host-country spaces having migrated ‘once and for all’. However, despite the theoretical contributions of the returnee enterprise framework outlined above, it still only provides a spatially *partial* framework for theorising migrant enterprise for several reasons. First, returnee enterprise studies have focused on entrepreneurs’ return migrations *from* the Global North (host country) *to* the Global South (home country). This re-produces the dominant Global North-centred traditions in Economic Geography (as well as Business-Management and Economics), which focus on economic spaces and practices *in* the Global North as models of ‘best practice’ to be transferred *to* the Global South (as discussed in *Section 2.3*). Second, although returnee enterprise studies focus on migrant entrepreneurs who have moved across borders multiple times (home, to host, to home country),

‘returnee’ entrepreneurs are still conceptualised as ‘static’ having returned to their home countries ‘once and for all’. In returnee enterprise studies, migrant entrepreneurs’ mobilities are therefore conceptualised as ‘historic movements’ and ‘permanent return migrations’. After migrants have returned home, they become subsumed into a *national*-scale enterprise framework. This provides the same spatially partial framework as ethnic/immigrant and transnational enterprise studies, the main difference being that returnee entrepreneurs are fixed within their *home*-country spaces in the Global *South*, rather than their host-country spaces in the Global North. Thus, returnee enterprise frameworks do not consider the potential for migrant entrepreneurs to enact *on-going* cross-border mobilities or enterprise activities. In the following section, I analyse the extent to which studies of ‘informal cross-border trading’ have addressed some of these geographical limitations.

2.7 INFORMAL CROSS-BORDER TRADING

Studies of ‘informal cross-border trading’ focus on enterprise activities in the informal sector, enacted by entrepreneurs who migrate back-and-forth across national territorial borders. The majority of empirical research to date has focused on informal cross-border trading in the Global South, and especially in the regions of West Africa and Sothern Africa. In South Africa, identified as a ‘hub’ for informal cross-border trading studies in the Global South, Peberdy and Rogerson’s research (2000) highlights a diverse set of informal cross border trading activities in Johannesburg, practiced by migrants originating from fifteen different African countries. Their research identifies ‘strong informal and formal transnational networks of trade, entrepreneurship, and migration’, which underpin the enterprise activities of mobile and fixed street traders, street traders involved in cross-border trade, cross-border traders or ‘shoppers’, and other small, medium, and micro-enterprises (SMMEs) operating in the informal retailing sector (as discussed in *Section 2.3*).

Further African-based studies of informal cross-border trading within Development Studies, Sociology, and Anthropology have focused more explicitly on the social development impacts of informal cross-border trading, including issues of gender relations, women’s empowerment, and women’s shifting and intersectional identities.

For example, Njikam and Tchouassi's (2011) study in Cameroon highlights the potentially positive effects of informal cross-border trading on women's empowerment, through these women's fulfilment of basic economic livelihood needs, and greater involvement in household decision-making. However, Njikam and Tchouassi also note the potentially negative consequences of women's cross-border trading activities, experienced through forms of physical and psychological violence in the home and at work, as well as the potentially negative effects on women's childcare capabilities. Muzvidziwa's (2001) study of informal cross-border trading in Zimbabwe also focuses on the 'emerging, multiple, and shifting identities' of female cross-border traders, who are identified as a 'highly mobile, cosmopolitan, well-connected group of cultural and economic entrepreneurs that has managed to establish links that cut across ethnicity, class, gender, and nationality' (2001, 67). Related studies have highlighted the linkages between cross-border enterprise activities and socio-economic developments not only at the scales of individual livelihoods and households, but also at regional and cross-national scales, for example in West Africa and the Southern Africa Development Community⁵ (Muzvidziwa 2005; Walther 2012).

Other studies show that informal cross-border trading activities are not exclusive to cross-border flows within Africa, and can stretch across national borders in the Global South *and* North. For example, Marques *et al.*'s (2001) research has shown that Cape Verdean women make a living through 'embeddedness in multi-territorialised networks' that stretch across countries in the Global South and North. In their research, Cape Verdean women are found to engage in regular 'transnational petty trade' by purchasing consumer goods in neighbouring West African countries, as well as in Portugal, elsewhere in Europe, Brazil, and the United States, to re-sell at markets and shops in Cape Verde. Similarly, Kyle (1999) has analysed the development of a 'transnational trade diaspora' among Ecuador's indigenous Otavalan merchants whose enterprise networks operate across more than 23 different countries in the Global South *and* North; Landolt *et al.* (1999) have analysed Salvadorian economic

⁵ The Southern African Development Community (SADC) is an inter-governmental organisation headquartered in Botswana, which aims to promote social, economic, and political cooperation, integration, and security among its 15 southern African member states: Angola, Botswana, Democratic Republic of Congo, Lesotho, Malawi, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Swaziland, Tanzania, Zambia, Zimbabwe, and Madagascar (currently suspended).

transnationalism in relation to the cross-border flows of enterprise activity, capital resources, and international/return migrations between El Salvador (Global South), Los Angeles and Washington (Global North); and Kothari (2008, 500) has analysed the experiences of street traders from South Asia and West Africa (Global South) in Barcelona, Spain (Global North), whose informal trading activities are underpinned by 'globalised networks and allegiances that are negotiated in highly localised ways'.

Overall, the main theoretical contribution of the informal cross-border trading literatures outlined above is that migrant entrepreneurs within this framework *continue* to move back-and-forth across national borders in order to enact their enterprise activities. This overcomes the spatially partial theorisations inherent in ethnic/immigrant, transnational, and returnee enterprise studies, which assume that migrant entrepreneurs are 'static' having moved across host/home country borders 'once and for all'. As Peberdy and Rogerson (2003) point out, studies of cross-border trading - as forms of 'mobile entrepreneurship' - are theoretically significant since they challenge *national*-scale conceptions of the 'informal sector' and 'immigrants' that are typically used within Development Geography/Studies in the Global South:

'Certainly within the South African context, many African 'immigrant' entrepreneurs are 'migrants' and more often than not, entrepreneurs from the region are involved in informal and formal cross-border trade and transnational entrepreneurial networks' (Peberdy and Rogerson 2003, 81).

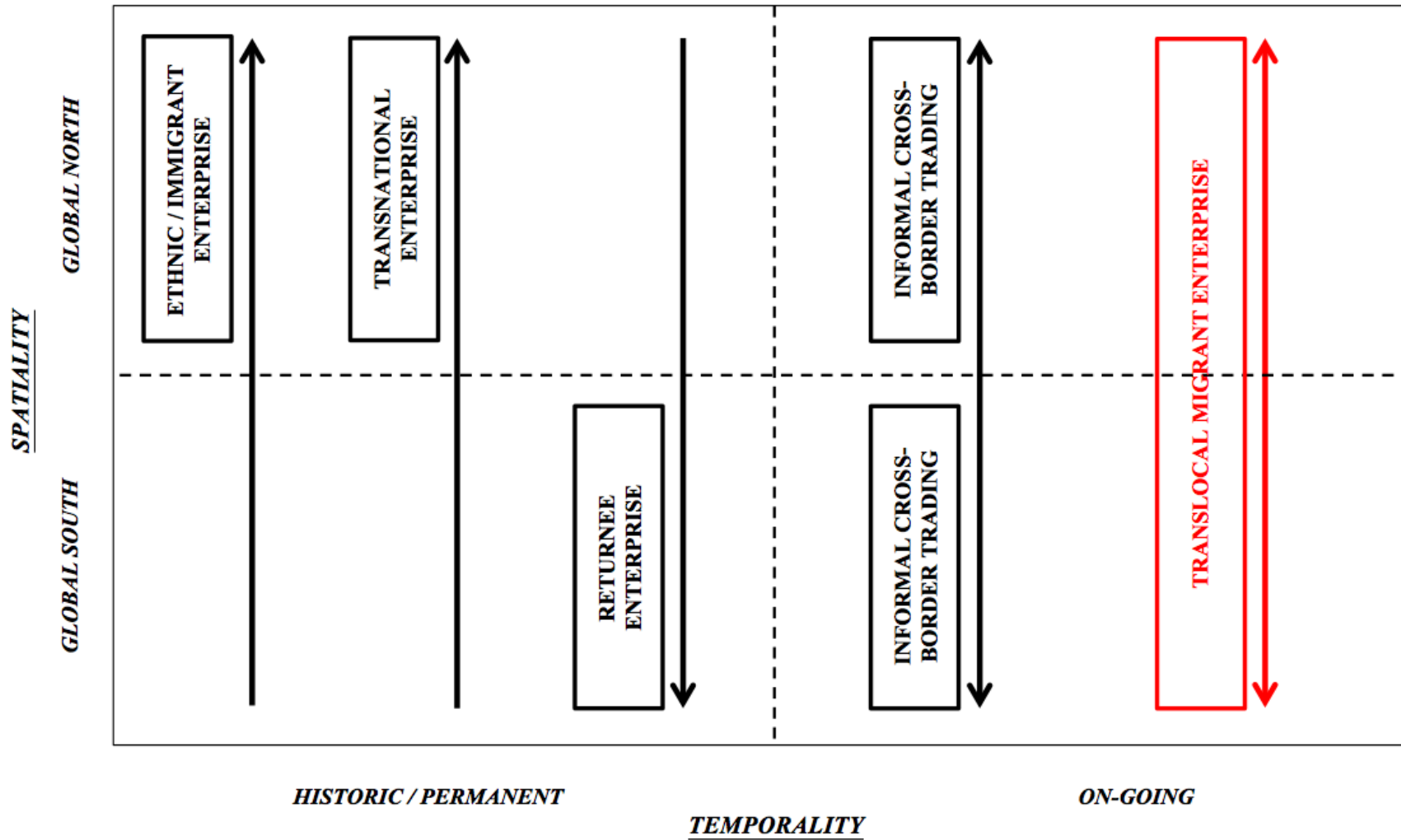
However, despite the contributions of informal cross-border trading studies outlined above, this literature still only provides a spatially *partial* framework for theorising migrant enterprise for several reasons. First, the empirical focus of previous studies has been on 'informal' sector enterprise activities, confined to 'petty trade' activities such as 'street trading', 'hawking', 'market stalls', and 'handicrafts'. As such, these enterprise activities are assumed to be of 'marginal' value and 'constrained' within highly localised and informal markets. Thus, informal cross-border trading studies do not consider *formal* high/low technology enterprise activities, which are identified as key markets within the transnational and returnee enterprise literatures for example. Second, although informal cross-border trading frameworks acknowledge migrant entrepreneurs who continue to move across

borders, their theoretical focus on ‘cross-border’ movements again grounds them in a *national*-scale framework. As a result, informal cross-border trading studies still only provide a spatially *partial* framework for theorising migrant entrepreneurs, whose personal mobilities and enterprise flows are *not* necessarily confined to cross-border movements, but instead have the potential to take place across *and* within national borders.

2.8 TOWARDS A HYBRID ECONOMIC-DEVELOPMENT GEOGRAPHY OF TRANSLOCAL MIGRANT ENTERPRISE

My analysis in the previous sections shows that multi-disciplinary studies of ethnic/immigrant enterprise, transnational enterprise, returnee enterprise, and informal cross-border trading have individually provided only spatially partial (trans)national scale theorisations of migrant enterprise. The partiality of their individual theorisations has been caused by their demarcations in the spatialities and/or temporalities of: (i) migrant entrepreneurs’ enterprise activities; and (ii) migrant entrepreneurs’ personal mobilities. The main spatial and temporal demarcations identified in my analysis of previous literatures are summarised in visual form in *Figure 2.1*. On the vertical axis in *Figure 2.1*, migrant enterprise spatialities are demarcated between spaces in the Global North and Global South. On the horizontal axis, migrant enterprise temporalities are demarcated between historic/permanent and on-going flows. Within this geographical framework, each of the four main migrant enterprise literatures analysed in this chapter are positioned in relation to their spatial and temporal demarcations in: (i) migrant entrepreneurs’ enterprise activities – represented by the *demarcated boxes* for each literature; and (ii) migrant entrepreneurs’ personal mobilities – represented by the *directional arrows* for each literature. *Figure 2.1* also positions my geographically holistic conceptualisation of translocal migrant enterprise (highlighted in red), to be discussed in more detail below.

Figure 2.1 – Positioning My Geographically Holistic Conceptualisation of Translocal Migrant Enterprise in Relation to Previous Geographically Partial Literatures



As shown in *Figure 2.1*, ethnic/immigrant, transnational, and returnee enterprise studies conceptualise migrant entrepreneurs' spatial mobilities as historic/permanent migratory movements. These movements are conceptualised as uni-directional: 'from South to North' for ethnic/immigrant and transnational enterprise studies; and 'from North to South' for returnee enterprise studies. Furthermore, migrant entrepreneurs' enterprise activities are conceptualised as bound within certain spaces: 'within Global North host-country spaces' for ethnic/immigrant and transnational enterprise studies; and 'within Global South home-country spaces' for returnee enterprise studies. Studies of informal cross-border trading have overcome some of these geographical limitations, since migrant entrepreneurs' spatial mobilities are conceptualised as on-going and multi-directional between host-/home-country spaces in the Global North and South. However, migrant entrepreneurs' enterprise activities remain demarcated within national-scale spaces in the Global North *or* Global South, mainly bound within local-scale informal market spaces.

In order to overcome the geographical limitations identified in previous migrant enterprise literatures, I posit a translocal migrant enterprise framework that conceptualises migrant entrepreneurs' personal mobilities as on-going rather than permanent, and migrant entrepreneurs' enterprise activities as stretched across space. Crucially 'space' in this conceptualisation is *not* demarcated into national-scale spaces in the Global North *or* South, but is instead fluid, relational, and discursively constructed across spaces in the Global North *and* South and, in this sense, *translocal* (e.g. Brickell and Datta 2011; Yeung 2009). Once we conceptualise the translocal geographies of migrant enterprise in this way, it allows us to better understand migrant enterprise practices and outcomes stretched across space and over time. There are four key points of departure from previous studies. First, a translocal migrant enterprise framework does not impose a pre-determined focus on migrants' 'high-technology' or 'low-technology' enterprise activities. These binary categorisations tend to be fixed to scholars' traditional disciplinary engagements with migrant enterprise activities, which are demarcated within certain places, spaces, and sectors and not 'others'. Instead, I focus my analysis on *migrant entrepreneurs*, since they are the key individual agents underpinning all migrant enterprise activities. This framework allows us to examine the *diversity* (e.g. Gibson-Graham 2008) of

migrants' enterprise activities and practices (see also Jones and Murphy 2010), rather than confining our focus to demarcated high/low technology enterprise binaries.

Second, once we examine migrants' enterprise activities and practices from a diverse geographical perspective rather than a high/low technology sectoral perspective, we can begin to re-think the 'value' of migrant enterprise (e.g. Steyaert and Katz 2004; Werbner 1999) and, further, how this 'value' is shaped by/for varied stakeholders across space (e.g. Lee 2006). The demarcated analyses employed in previous literatures (*Figure 2.1*) have left us with geographically partial understandings not only of what migrant enterprise 'is', but also of why migrant enterprise is 'important' or 'valuable'. A translocal migrant enterprise framework therefore enables us to re-evaluate the 'value' of migrant enterprise across space.

Third, the demarcated analyses employed in previous literatures (*Figure 2.1*) have left us with a geographically partial understanding not only of why migrant enterprise is valuable, but also of *how* migrant entrepreneurs 'do what they do' to create this value in the first place. Previous studies have conceptualised migrant entrepreneurs' agency-structure dynamics within (trans)national scale frameworks. By contrast, a translocal migrant enterprise framework allows us to re-examine migrant entrepreneurs' agency-structure dynamics across space and, in turn, to analyse migrants' enterprise formation and growth processes across space.

Fourth, once we unpack the value outcomes and causal processes of translocal migrant enterprise in this way, it allows us to better conceptualise the challenges and constraints facing migrant entrepreneurs. This knowledge is vital to exploring the greater possibilities for facilitating and supporting migrant enterprise and, in this way, effecting positive change in migrants' livelihoods through enterprise policy and research practice. Based on these four key points of departure from previous studies, my dissertation is centred on four key research questions:

RQ1. What are the patterns of enterprise activity practiced by migrants currently residing outside their country of birth?

RQ2. What is the value of migrant enterprise across space?

RQ3. How do migrant entrepreneurs form and grow their enterprise activities across space?

RQ4. In what ways can migrant enterprise be facilitated and supported across space?

Figure 2.2 – Key Research Questions

By addressing these research questions, my aim in this dissertation is to fundamentally *re-centre* our understanding of migrant enterprise geographies away from the partial spatialities and temporalities employed in previous literatures, and instead towards a geographically holistic translocal conceptualisation of migrant enterprise. Within this translocal framework, my research examines migrants' enterprise activities (RQ1), as well as the value of migrant enterprise activities (RQ2) and their causal processes and practices across space and over time (RQ3). My research also examines the central policy relevance of these issues for facilitating and supporting migrant enterprise (RQ4). Further, by engaging with migration and enterprise phenomena in combination as migrant enterprise, my research constitutes a 'hybrid' Economic-Development Geography approach. This approach overcomes the 'traditional' sub-disciplinary divides between 'Economic Geography studies of enterprise in/on the Global North', and 'Development Geography studies of migration in/on the Global South'. In the final chapter of the dissertation, I discuss the disciplinary implications of my 'hybrid' geographical research in more detail. However, in the following chapter I turn to my methodology, to describe and explain how I went about researching translocal migrant enterprise geographies in practice.

**Re-Centring Migrant Enterprise Geographies:
Translocal Migrant Enterprise Within and Through London**

CHAPTER 3

**RESEARCHING TRANSLOCAL GEOGRAPHIES OF MIGRANT
ENTERPRISE IN PRACTICE**

‘As we re-conceptualise the entrepreneurship process as a process in multiple-dimensional and multiple-scaled places, we, researchers, need to be entrepreneurial enough to adopt, invent, and integrate multiple methodologies.’ (Wang 2013, 107)

3.1 INTRODUCTION

Recent geographical research on migration and enterprise phenomena in the contemporary global economy has centred on ‘relational turns’. While Economic and Urban Geographers have emphasised the relational geographies of enterprise across space (e.g. Jones 2008; Murphy 2012; Yeung 2009), Development and Social Geographers and Migration Scholars have emphasised translocal geographies of migration across space (e.g. Brickell and Datta 2011; Leung 2011). Central to these relational and translocal perspectives is a growing research focus on socio-economic *practices*, understood as:

‘the stabilised, routinised, or improvised social actions that constitute and reproduce economic space, and through and within which socioeconomic actors and communities embed knowledge, organise production activities, and interpret and derive meaning from the world.’ (Jones and Murphy 2010, 366)

As Jones and Murphy (2010, 367) point out, a growing research focus on practice as an analytical object has ‘created the theoretical capacity to better understand how everyday micro-social practices influence and embody the complexities,

contingencies, and meanings that constitute most socio-economic and political-economic phenomena'. As a result, Geographers with a broad range of empirical and theoretical interests have analysed how practices can shape varied socio-economic-spatial processes and outcomes (see Jones and Murphy 2010). In relation to migrants' economic practices in particular, geographical research has thus far tended to focus on migrants' *waged*-employment practices. On the one hand, Economic Geographers have analysed the waged-employment practices of transnational 'elites' and employees of transnational corporations. Studies have focused on business executives, professionals, and technologists who move back-and-forth across national borders, thereby driving processes of knowledge transfer and socio-economic development (e.g. Beaverstock 2002; Ley 2003; Saxenian et al 2002; Sklair 2001). On the other hand, Development Geographers have analysed the waged-employment practices of 'non-elite' migrant workers. Here, studies have focused on migrants from the Global South who are employed in low-paid service sector jobs in the Global North (e.g. Núñez-Madrado 2007; Wills et al. 2010).

However, in contrast to these studies of elite and non-elite migrants' *waged*-employment practices, the corresponding analysis of elite and non-elite migrants' *self*-employment and *enterprise* practices remains under-developed and under-theorised within Geography as a discipline. Instead, a lack of inter-disciplinary trading between Sociology, Business-Management, Economic Geography and Development Geography/Studies has left us not only with spatially partial *theorisations* of translocal migrant enterprise (as discussed in *Chapter 2*), but has also led to spatially partial analyses of translocal migrant enterprise *practices*. Specifically, previous methodologies have analysed migrant enterprise practices within and through empirically and theoretically 'bounded' (trans)national scale spaces, rather than within and through 'interactive spaces, scales, and translocal connections' (Jones and Murphy 2010, 385).

Against this background, and in order to address some of the methodological limitations in previous studies, I employ a multiple-method, multiple-case study, and multiple-analytical entry point approach to research translocal geographies of migrant enterprise practices. In what follows in this chapter, I describe and explain my methodology in more detail. First, I outline my conceptualisation of migrant

enterprise practices, and I discuss the spatially partial methodologies most commonly used to research migrant enterprise practices in previous literatures. Second, on the basis of this discussion, I explain the ways through which I sought to develop a robust methodological approach for researching translocal migrant enterprise practices, through my use of multiple-methods, multiple-case studies, and multiple-analytical entry points. Third, within this methodological framework I discuss my data collection processes, which consist of triangulation between: (i) multiple-methods of questionnaires, interviews, in-field observations, and secondary source analysis; (ii) multiple-case studies on Ghanaian and Polish migrant enterprise within and through London; and (iii) multiple-analytical entry points with migrant entrepreneurs and institutional support commentators in London (UK), Accra (Ghana), and Warsaw (Poland). Fourth, within the acknowledged limits of my research, I discuss how I analysed, wrote-up, and presented my data in order to answer my key research questions, and therefore contribute new empirical and theoretical knowledge on translocal geographies of migrant enterprise.

3.2 RESEARCHING MIGRANT ENTERPRISE PRACTICES

Before analysing previous migrant enterprise research methodologies in more detail, it is important to ‘demarcate the fuzzy boundaries’ (Jones and Murphy 2010, 382) that distinguish migrant enterprise practices as an analytical object. In their paper, Jones and Murphy (2010) suggest that practices can be demarcated with respect to their intentions, consequences, and sociospatial dimensions, as summarised in *Table 3.1*.

Table 3.1 – Demarcating Practices

INTENTIONS	CONSEQUENCES	SOCIO-SPATIAL DIMENSIONS
Intentions can be related to any number of actions or activities that occur regularly in a firm, household, market, or economy and are conceptualised here as the overarching objectives driving or underlying one's participation in a practice	The intended and unintended outcomes of practice (e.g. profit, subsistence, learning, market integration) and they may or may not coincide with the intentions that helped create them	Practices are carried out by agents (e.g. individuals, firms, organisations) within or in relation to particular time-space assemblages: <u>Temporality</u> - When, why then? - Synchronicities, continuities, immediacies, generational characteristics, histories <u>Spatiality</u> - Where, why there? - Places, interactive spaces, scales, translocal connections

In the previous chapter, I conceptualised migrant enterprise as the formation and growth of income-generating activities by individuals currently residing outside their country of birth (*Chapter 2.2*). Thus, by combining my conceptualisation of migrant enterprise with Jones and Murphy's practice framework outlined above, I conceptualise migrant enterprise practices in relation to their intentions, consequences, and socio-spatial dimensions, as outlined in *Table 3.2*. In turn, this conceptualisation of migrant enterprise practices forms the basis of my specific questionnaire and interview questions, to be discussed in more detail in *Section 3.3*.

Table 3.2 – Conceptualising Migrant Enterprise Practices

INTENTIONS	CONSEQUENCES	SOCIO-SPATIAL DIMENSIONS
<p>The overarching objectives driving or underlying migrants' participation in the formation and growth of income-generating activities:</p> <ul style="list-style-type: none"> - Business and/or social enterprise activities? - Enterprise and self-/waged-employment activities? - Co-national and/or non co-national market orientations? 	<p>The intended and unintended outcomes of migrants' participation in the formation and growth of income-generating activities:</p> <ul style="list-style-type: none"> - Capital accumulations / depletions for multiple stakeholders (e.g. migrant entrepreneurs, families, communities, nations, other agents)? - Human-cultural capital accumulations / depletions? - Social capital accumulations / depletions? - Financial capital accumulations / depletions? - Personal mobilities and migratory movements? 	<p>The formation and growth of income-generating activities carried out by migrant entrepreneurs within, or in relation to, particular time-space assemblages:</p> <p><u>Temporality</u></p> <ul style="list-style-type: none"> - When, why then? - Synchronicities, continuities, immediacies, generational characteristics, histories - Historic/permanent and/or on-going/temporary flows? <p><u>Spatiality</u></p> <ul style="list-style-type: none"> - Where, why there? - Places, interactive spaces, scales, translocal connections - Within and/or through London? - Within and/or through migrants' host, home, intermediary countries?

(Adapted from Jones and Murphy 2010, 382)¹

¹ My adaptation takes Jones and Murphy's practice demarcations of intentions, consequences, and sociospatial dimensions (2011, 382) and applies them to my conceptualisation of migrant enterprise outlined in *Chapter 2.2*.

In order to research migrant enterprise practices, previous studies have used a range of research methods, case study designs, and geographical entry points. Studies of migrant enterprise within Business-Management, Sociology, Economic Geography, and Development Geography/Studies have most often employed *qualitative* research methods of in-depth interviews, ethnographic studies, narratives, and in-field observations. As Neergaard and Ulhoi (2007, 1) point out in the context of enterprise research more generally, ‘entrepreneurship is a phenomenon in a state of constant flux, shaped by the behaviours of entrepreneurs whose responses to perceived opportunities may be highly difficult to predict’. Thus, in migrant enterprise research, as in enterprise research more widely, there has been a preference for qualitative methods to research entrepreneurs to ‘get much closer to the actual workings of the small business’ (Curran et al 1986, 51; in Blackburn and Smallbone 2008), and to ‘enhance the understanding of social phenomena...with due emphasis on the meanings, experiences, and views of all participants’ (Neergaard and Ulhoi 2007, 1). That said, some migrant enterprise studies in Business-Management have also used *quantitative* research methods of fixed-choice questionnaires, statistical data analysis, and hypothesis testing of larger data sets (e.g. Gubert and Nordman 2011). Clearly, the two types of methods are not mutually exclusive, and authors have called for enterprise research that embraces a variety of qualitative and quantitative methods - what Blackburn and Smallbone (2008, 12-13) refer to as methodological ‘diversity’ or ‘pluralism’.

Research questions on the intentions and consequences of migrant enterprise practices have been addressed further in previous studies using single- and multiple-case study designs. Single-case studies analyse migrant enterprise activities using a single migrant group unit of analysis, for example Ram *et al.*’s (2008) study on Somali migrant entrepreneurs’ activities in Leicester (UK). In these cases, single migrant groups are chosen to represent a ‘critical’, ‘extreme’, ‘unique’, or ‘revelatory’ case in the context of scholars’ specific research questions (Yin 1994, 39–40). Multiple-case studies analyse migrant enterprise activities using multiple migrant group units of analysis, such as Jones *et al.*’s (2012) study of

African, Middle Eastern, and A8 migrants living in the East Midlands (UK)². The evidence from multiple-case studies is often considered more compelling, and the overall study therefore regarded as being more robust (Herriott and Firestone 1983). At the same time, however, the conduct of multiple-case studies can require extensive resources (time, money) beyond that of a single-case study. Further, the rationale for a single-case as ‘critical’ or ‘unique’ does not hold for multiple-cases, by definition (Yin 1994, 45). Thus, the decision to undertake single- or multiple-case studies depends on what is most appropriate to the specific research questions at hand.

Research questions on the intentions and consequences of migrant enterprise practices have been addressed further in previous studies from varied geographical entry points. First, studies of ethnic/immigrant and transnational enterprise within Sociology, Business-Management, and Economic Geography have tended to research migrant enterprise practices from single-sited entry points in the Global North, particularly in the United States, United Kingdom, and other countries in Western Europe (as discussed in *Chapter 2*). From these single-sited entry points, studies of ethnic/immigrant enterprise have analysed migrant enterprise practices within socio-spatially demarcated single-sites, for example within an ethnic enclave (e.g. Zhou and Logan 1989), city (e.g. Sepulveda, Syrett, and Lyon 2011), or national economy (e.g. Kloosterman and Rath 2001) in the Global North. In addition, some studies of transnational enterprise have analysed migrant enterprise practices within and through socio-spatially demarcated single-sites in the Global North. For example, McEwan *et al.*’s (2005, 5) study of Chinese and Indian enterprise in Birmingham focused on the ‘articulation of social relations...located within Birmingham and stretched beyond it, tying the city to wider relations, places and processes’.

Second, studies of returnee enterprise and informal cross-border trading within Sociology, Business-Management, Economic Geography and Development Geography/Studies have also tended to research migrant enterprise practices from

² In their study, migrant entrepreneurs’ countries of origin include: Afghanistan, Angola, Democratic Republic of Congo, Germany, Ghana, Iraq, Lithuania, Nigeria, Poland, Portugal, Russia, Sierra Leone, Slovakia, Somalia, Tanzania, Uganda, Zambia, and Zimbabwe.

single-sited entry points, this time in the Global South. From these single-sited entry points, studies of returnee enterprise have analysed migrant enterprise practices within socio-spatially demarcated single-sites, such as within science parks and high-technology regions in the Global South (e.g. Liu et al. 2009; Wright et al. 2008). In addition, some studies of informal cross-border trading have analysed migrant enterprise practices within and through socio-spatially demarcated single-sites in the Global South (e.g. Peberdy and Rogerson 2003). Some (albeit fewer) studies of returnee enterprise and informal cross-border trading in the Global South have also used multi-sited entry points in their research. For example, Saxenian's (2006) research on returnee enterprise includes interviews with migrant entrepreneurs in Silicon Valley (Global North) and China, Taiwan, and India (Global South); while Landolt's (2001) research on informal cross-border trading includes interviews with migrant entrepreneurs in Washington DC, Los Angeles (Global North) and El Salvador (Global South).

Taken together, the qualitative/quantitative methods, single-/multiple-case study designs, and single-/multi-sited entry points outlined above provide a relatively pluralistic 'methodological toolkit' from which researchers can (ideally) draw upon to address their specific research questions on migrant enterprise practices. Thus far, however, a lack of inter-disciplinary trading between Sociology, Business-Management, Economic Geography and Development Geography/Studies has left us not only with spatially partial theorisations of translocal migrant enterprise (see *Chapter 2*), but has also led to the analysis of migrant enterprise practices within empirically and theoretically 'bounded' (trans)national scale spaces, rather than within and through 'interactive spaces, scales, and translocal connections' (Jones and Murphy 2010, 385). Against this background and in order to address some of the methodological limitations in previous studies, the following sub-sections outline my multiple-methods, multiple-case study, multiple-analytical entry point approach for researching translocal geographies of migrant enterprise (in) practice.

3.2.1 MULTIPLE-METHODS AND TRIANGULATION

In order to research translocal geographies of migrant enterprise, I have used a *multiple-methods* approach. This approach is based on the ‘corroboration of constructs based on information derived from at least two different methods’ (Baxter and Eyles 1997, 514). The main strength of a multiple-methods approach is that it enables *triangulation*, identified by Baxter and Eyles (1997, 514) as ‘one of the most powerful techniques for strengthening credibility’. Triangulation is based on the principle of convergence: when multiple sources provide similar findings their credibility is considerably strengthened (see also Knafl and Breitmayer 1989; Krefting 1991). On this basis, my research methodology employs two main types of triangulation: multiple methods and multiple sources. *Table 3.3* summarises the multiple methods and sources that I used in my research, and specifies which of my key research questions they address.

Table 3.3 – Summarising the Multiple Methods and Sources Used to Address My Research Questions

METHOD	SOURCE	RESEARCH QUESTIONS (RQs) ADDRESSED³
1. Structured Questionnaire Surveys	Migrant Entrepreneurs	RQ1, RQ2, RQ3, RQ4
2. Semi-Structured In-Depth Interviews	Migrant Entrepreneurs; Institutional Support Commentators	RQ2, RQ3, RQ4
3. In-Field Observations	Migrant Entrepreneurs; Migrant Enterprises	RQ1, RQ2, RQ3
4. Analysis of Secondary Sources	Migrant Enterprise Literatures	RQ1, RQ2, RQ3, RQ4

³ Research Questions are: *RQ1* - What are the patterns of enterprise activity practiced by migrants residing outside their country of birth? *RQ2* - What is the value of migrant enterprise across space? *RQ3* - How do migrant entrepreneurs form and grow their enterprise activities across space? *RQ4* - In what ways can migrant enterprise be facilitated and supported across space?

Each of the four research methods outlined in *Table 3.3* therefore generates a different type of knowledge, in order to address my key research questions using ‘converging lines of enquiry’ (Yin 1994, 92). Questionnaires with migrant entrepreneurs, in combination with secondary source analysis and in-field observations, allows for the *patterns* of migrant enterprise activity to be uncovered, thereby addressing my first research question (RQ1). Building on these questionnaire findings, in-depth interviews with migrant entrepreneurs, again in combination with secondary source analyses and in-field observations, enables the *causal mechanisms* (Sayer 1992) underpinning migrant enterprise patterns to be uncovered from a ‘bottom up’ analytical perspective, thereby addressing my second and third research questions (RQ2, RQ3). Building on these findings, in-depth interviews with institutional support commentators provide additional insights into migrant enterprise facilitation and support issues from a ‘top down’ institutional, organisational, and policy perspective, thereby addressing my fourth research question (RQ4).

3.2.2 MULTIPLE-CASE STUDIES: GHANAIAN AND POLISH MIGRANT ENTERPRISE WITHIN AND THROUGH LONDON

Within my multiple-methods framework outlined above, I used a *multiple-case study* design to research translocal geographies of migrant enterprise. In existing migrant enterprise literatures, the majority of studies are constituted by ‘ethnic/immigrant’ and ‘transnational’ enterprise studies within Business-Management, Sociology, and to a lesser extent Economic Geography. These studies have tended to research migrant enterprise practices from a single-analytical entry point in the Global North. Thus, in order to maximise my empirical and theoretical contributions I also take migrant entrepreneurs residing in the Global North as my main analytical entry point. Within the Global North, I chose to focus on the United Kingdom (UK) as my national-scale analytical entry point. The need for greater empirical and theoretical knowledge on migrant enterprise in the UK has particular academic and policy relevance, given the increasing numbers of migrants moving *to* the UK for whom enterprise and self-employment represents a key economic activity (Jones et al. 2012; Ram and Jones 2008); combined with the Coalition government’s ‘enterprise for all’ agenda for

recession recovery juxtaposed against an ‘immigrant reduction’ agenda that marginalises migrant entrepreneurs (as discussed in *Chapter 1*). Within the UK, I chose to focus on *London*, defined by the administrative area of Greater London comprising the City of London and 32 London Boroughs (*Figure 3.1*).

Figure 3.1 – Illustrating the Administrative Boundaries of London as My Main Analytical Entry Point



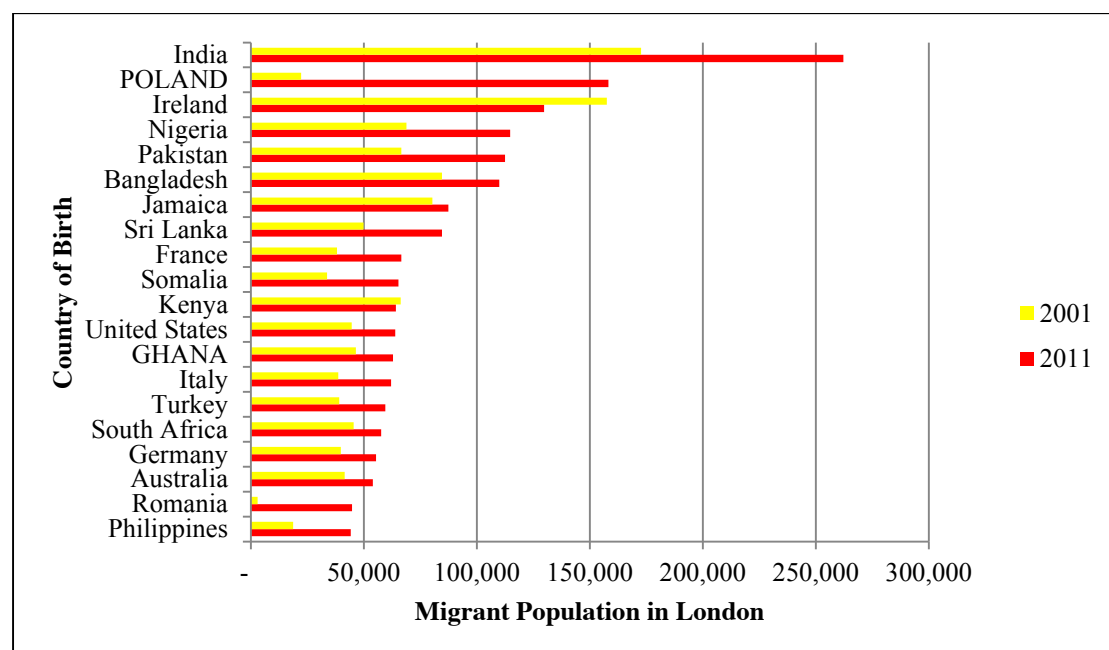
London was chosen as my main analytical entry point due to the high density of migrant enterprise activities operating *within* London's administrative boundaries. A recent report published by the Centre for Entrepreneurs (2014) for example shows that there are over 220,000 migrant-founded enterprises within London, accounting for 47% of all migrant-owned enterprises in the UK. Thus, within the administrative boundaries of London there are dense and complex networks of migrant enterprise activity to be investigated, constituted by new migrant enterprise networks layered on top of old networks, which constantly shape and re-shape London's 'global sense of place' (Massey 1991; 1994). In addition, London was chosen as my main analytical entry point due to the high density of migrant enterprise activities operating *through* its administrative boundaries. While London is a hub for migrant enterprise activity in and of itself, its role as a 'global city' (Sassen 1991) means that it acts as a key node deeply integrated within wider networked flows of people, money, knowledge, goods, and so on. Thus, I am using London as the main analytical entry point to look 'in' to migrant enterprise activities operating within London, and to look 'out' to migrant enterprise activities operating through London. In this way, I am connecting London-based migrant enterprise activities to other nodes, actors, and localities in multi-sited networks of *translocal* migrant enterprise across space.

The key causal actors at the centre of these translocal migrant enterprise networks are *migrant entrepreneurs* - defined as individuals living outside their country of birth who simultaneously take risks with their own resources to provide goods or services to their customers (see also Sepulveda et al 2011, 20). Thus, my London-based research focuses on a migrant entrepreneur-centred analysis. I chose to conduct a *multiple-case* study analysis of two migrant groups⁴, in order to analyse comparatively a broader range of migrant enterprise patterns (RQ1), causal mechanisms (RQ2, RQ3), and support and facilitation issues (RQ4). This multiple-case study design provided a third form of triangulation for addressing my research questions with greater credibility, in addition to the triangulation of multiple methods and sources discussed in *Section 3.2.1*.

⁴ I decided that attempting to analyse more than two migrant communities beyond the level of 'thin empirics' (James 2006) was unrealistic within the resource (time, money, labour) and practicality (access, language) constraints of my PhD research project.

I chose to focus on a comparative analysis of *Ghanaian* (born in the country of Ghana) and *Polish* (born in the country of Poland) entrepreneurs living in London, due to several overlapping empirical and theoretical rationales. Empirically, both Ghanaian and Polish migrants make up an important part of London's increasingly diverse 'new' migrant populations (*Figure 3.2*), who have constituted the majority of migrants arriving in the UK from the 1990s onwards (Kyambi 2005; Spence 2005; Vertovec 2006).

Figure 3.2 – Identifying Ghanaian and Polish Migrants within London's 20 Largest New Migrant Populations



[Source: ONS 2001 and 2011 Census - Country of Birth Data for London Residents]

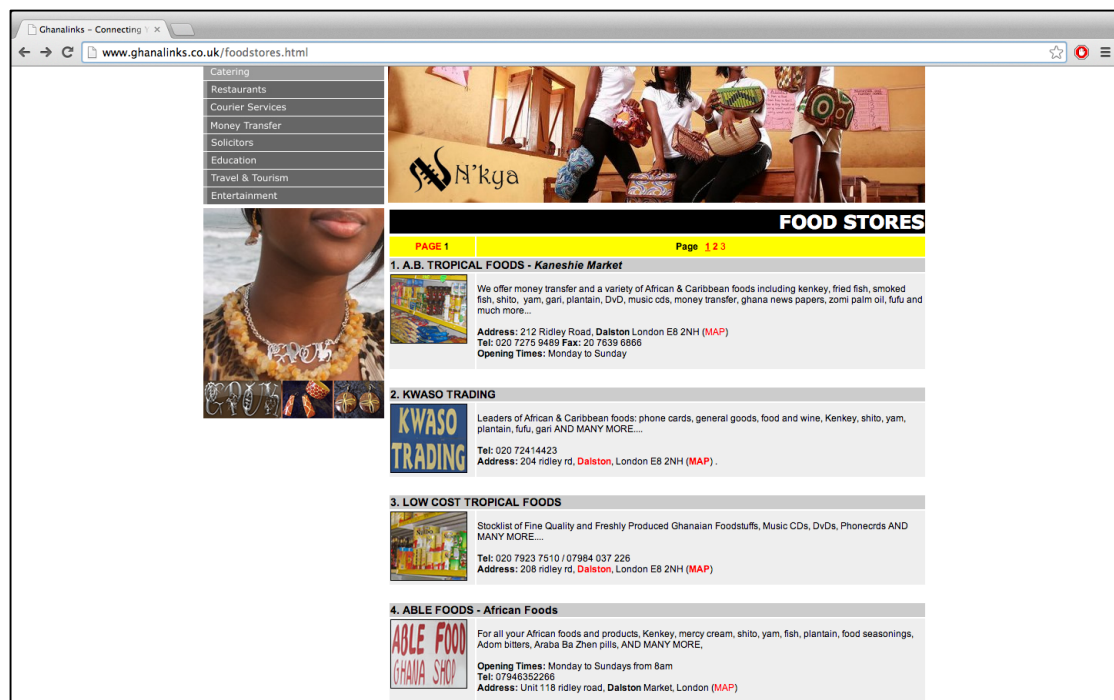
Despite the numerical significance of Ghanaian and Polish migrants in London shown in *Figure 3.2*, I found no previous studies of 'new' migrant enterprise that focus exclusively on Ghanaian entrepreneurs in London or elsewhere in the UK, and only three studies that focus on Polish entrepreneurs in the UK, but in Leicester, Lincolnshire, and the West Midlands, and not in London (*Table 3.4*).

Table 3.4 – Illustrating the Empirical Focus of New Migrant Enterprise Studies in the UK

STUDY	MIGRANT ENTREPRENEURS (SAMPLE SIZE)	RESEARCH SITE
Barnes and Cox (2007)	EU migrants from Bulgaria, Lithuania, Poland, and Portugal (16)	Lincolnshire
Bagwell (2008)	Vietnamese entrepreneurs (10)	London
Ram <i>et al.</i> (2008) Jones <i>et al.</i> (2010)	Somali entrepreneurs (25)	Leicester
Vershinina <i>et al.</i> (2009)	Polish entrepreneurs (10)	Leicester
Lyon <i>et al.</i> (2007); Sepulveda <i>et al.</i> (2011)	East African entrepreneurs (Ethiopia, Eritrea, Somalia, Sudan) Western Asian migrants (Afghanistan, Iran, Iraq) Latin American migrants (Bolivia, Colombia) (50)	London
Jones <i>et al.</i> (2012)	A8 and African/Middle Eastern entrepreneurs (165)	East Midlands
Harris (2014)	Polish entrepreneurs (48)	West Midlands

Following my identification of Ghanaian and Polish entrepreneurs as empirically significant yet under-researched migrant groups in the extant literature, I also carried out pilot fieldwork of online and in-field searches to test whether Ghanaian and Polish migrants were indeed *visibly* entrepreneurial migrant groups with enterprise activities operating within London. During this pilot phase, my online searches successfully identified dedicated websites with significant numbers of Ghanaian and Polish enterprise listings in London (*Figure 3.3* and *Figure 3.4* for examples); and my in-field searches identified visible clusters of Ghanaian and Polish enterprises in London (*Figure 3.5*).

Figure 3.3 – Identify Ghanaian Enterprises in London from the Ghana Links Website



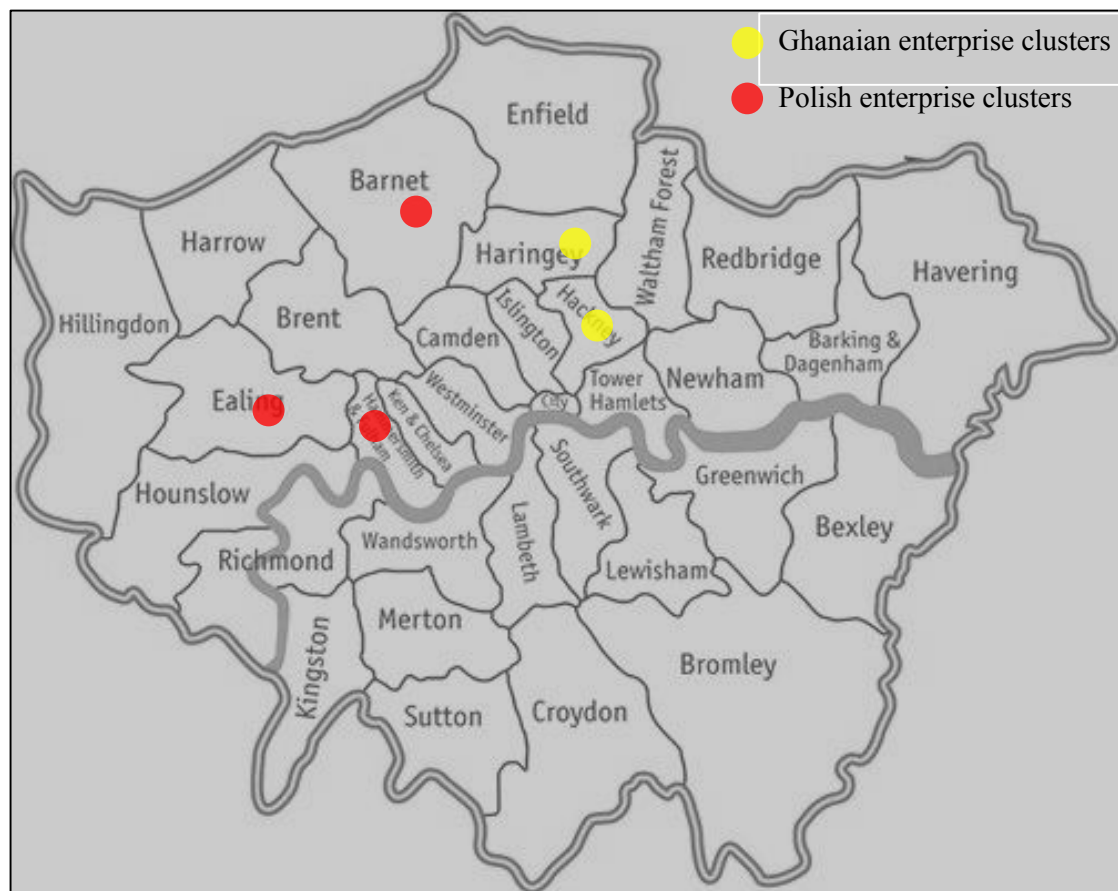
[Source: Screenshot from Ghanalinks.co.uk]

Figure 3.4 – Identify Polish Enterprises in London from the Londynek Website



[Source: Screenshot from Londynek.net]

Figure 3.5 – Ghanaian and Polish Enterprise Clusters Identified in London

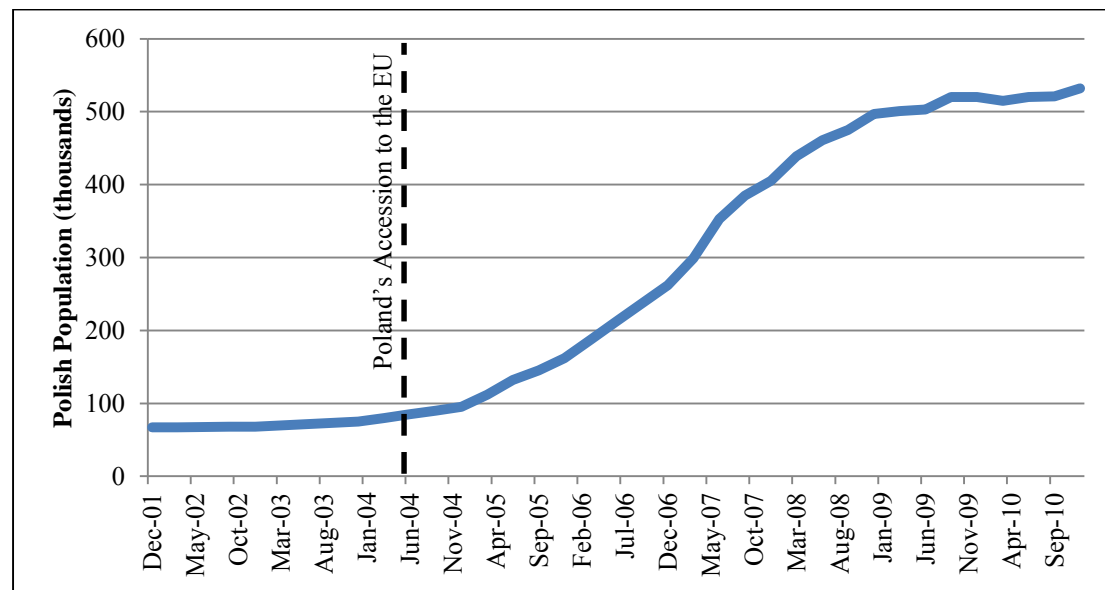


[Source: pilot fieldwork]

Taken together, my review of the migrant enterprise literature combined with my online and in-field searches confirmed my choice of Ghanaian and Polish entrepreneurs as two empirically significant, visible, accessible, yet under-researched migrant groups within London. In addition to the empirical rationales discussed above, my choice to focus on Ghanaian and Polish entrepreneurs was also underpinned by several theoretical rationales. First, Ghanaian and Polish entrepreneurs were chosen to analyse comparatively the effects of multiple and interconnected social, cultural, and spatial dimensions of migrant enterprise inherent across these two groups of migrant entrepreneurs. These comparative geographical dimensions include: Polish entrepreneurs' greater proximity to their country of origin compared with Ghanaian entrepreneurs; Polish entrepreneurs' unrestricted entry (non-visa) requirements for the UK through EU membership, compared with Ghanaian entrepreneurs' entry visa requirements; and Polish and Ghanaian entrepreneurs'

differentiated country of origin languages and educational experiences. Second, the choice of Polish migrants as ‘Global North’ migrants, and Ghanaian migrants as ‘Global South’ migrants enabled me to include a range of multi-directional North-North (UK-Poland) *and* North-South (UK-Ghana) migrant enterprise linkages in my theoretical analysis. This is in contrast to previous migrant enterprise studies that have focused on: (i) uni-directional South to North linkages in ethnic/immigrant enterprise; (ii) uni-directional North to South linkages in return migrant enterprise studies; and (iii) multi-directional South-South linkages in informal cross-border trading studies (as discussed in *Chapter 2*). Third, Ghanaian and Polish entrepreneurs were chosen to analyse comparatively some of the *temporal* dimensions underpinning migrant enterprise, given that both migrant groups include overlapping networks of newer/younger and longer-established/older migrants in London. Within the Polish migrant community, longer-established migrants arrived in London (and other parts of the UK) throughout the 1940s-1990s as part of post-World War II, socialist-, and post-socialist-era migratory movements from Poland to the UK. Newer Polish migrants have arrived in London (and the UK) in the late 1990s and 2000s, mainly associated with EU-enlargement-era economic migrations between Poland and the UK. Indeed, migration data show that the number of new Polish migrants in the UK has increased significantly following Poland’s accession to the EU in May 2004 (*Figure 3.6*).

Figure 3.6 – Illustrating the Increase in New Post-Accession Polish Migrants to the UK



[Source: Office for National Statistics]

Within the Ghanaian migrant community, longer-established Ghanaian migrants arrived in London (and other parts of the UK) during pre- and post-colonial migrations from Ghana to the UK throughout the 1950s-1990s, as economic crisis in the 1960s saw 10-20% of Ghanaians living outside Ghana by the early 1990s (Peil 1995). As political and economic stability in Ghana increased in the 1990s, newer Ghanaian migrants moved to London (and the UK) primarily on family reunion and education visas, constituting part of the new migrant flows that have underpinned the UK's growing 'superdiversity' since the early 1990s (Vertovec 2006). Taken together, these geographical variations inherent within and across Ghanaian and Polish migrant groups in London provided the theoretical rationales for my research focus on these two migrants groups as key 'exploratory' and 'explanatory' (Yin 1994) case studies for translocal migrant enterprise.

3.2.3 MULTIPLE-ANALYTICAL ENTRY POINTS: LONDON, ACCRA, AND WARSAW

My analysis of translocal migrant enterprise geographies was primarily constructed from a London analytical entry point, during an immersive fieldwork period of 9-

months in London. During this fieldwork, I used multiple-methods of questionnaires, interviews, and in-field observations with Ghanaian and Polish entrepreneurs and institutional support commentators in London (as discussed in *Section 3.2.1*), to construct data points on migrant enterprise geographies *within* and *through* London (as discussed in *Section 3.2.2*). However, in addition to my main analytical entry point in London, my research also used *additional* analytical entry points *in* Accra (Ghana) and Warsaw (Poland). This research was completed during a shorter immersive fieldwork period of 1 month, split between Accra and Warsaw (2-weeks in each), following the completion of my London fieldwork. During my fieldwork periods in Accra and Warsaw, I focused in particular on generating new data from institutional support commentators on migrant enterprise support needs and facilitation practices, thereby addressing my fourth research question from multiple analytical entry points. I also used in-field observations to provide new insights on enterprise activities in Accra and Warsaw that could be causally linked to migrants' enterprise activities in London, thereby also addressing my second and third research questions from multiple analytical entry points. Accra and Warsaw were chosen as additional analytical entry points for my research since they were identified as having the most networked connections (after London) among the migrant entrepreneurs in my London-based fieldwork. However, given that migrant entrepreneurs' networked connections in Accra and Warsaw were less dense than in London, I chose to conduct shorter fieldwork periods in Accra and Warsaw, rather than pursuing a full multi-sited comparative research methodology. Nonetheless, the data generated in Accra and Warsaw provides confirmative and new insights into migrant enterprise patterns and causal mechanisms (to be discussed in *Chapter 4* and *Chapter 5*). This underlines the significance of the *multiple*-analytical entry points and *multi*-sited fieldwork used in my research, which has rarely been used in previous migrant enterprise studies.

Overall then, my methodological framework for researching translocal geographies of migrant enterprise consists of: (i) multiple-methods of questionnaires, interviews, in-field observations, and secondary source analysis; (ii) multiple-sources of migrant entrepreneurs and institutional support commentators; (iii) multiple-case studies of Ghanaian and Polish migrant enterprise within and through London; and (iv) multiple-analytical entry points in London (UK), Accra (Ghana), and Warsaw (Poland). This approach triangulates geographical data on migrant

enterprise, thereby increasing the credibility of my research through ‘converging lines of enquiry’ (Yin 1994, 92), and overcoming some of the spatially partial methodologies employed in previous studies. In the following section, I discuss how I operationalised my research methods within this methodological framework, in order to generate my evidence base on translocal geographies of migrant enterprise.

3.3 DATA COLLECTION

The research methods and evidence base that I use to address my key research questions are summarised in *Table 3.5*. There were six main parts to the operationalisation of my research methodology: (i) the construction of a new database of Ghanaian and Polish enterprises operating in London; (ii) structured questionnaire surveys with Ghanaian and Polish entrepreneurs in London; (iii) semi-structured in-depth interviews with Ghanaian and Polish entrepreneurs in London; (iv) semi-structured interviews with institutional support commentator in London, Accra, and Warsaw; (v) in-field observations in London, Accra, and Warsaw; and (vi) the analysis of secondary sources. In the following sections, I discuss how I operationalised each of these research methods to address my key research questions.

Table 3.5 – Summarising the Research Methods and Evidence Base Used to Address My Research Questions

RESEARCH QUESTION (RQ)	METHODS USED	EVIDENCE BASE USED
RQ1. What are the patterns of enterprise activity practiced by migrants residing outside their country of birth?	Online and in-field identification strategies Structured questionnaire surveys	Database of 346 Ghanaian and 1065 Polish enterprises operating in London 27 Ghanaian and 29 Polish entrepreneurs living in London
RQ2. What is the value of migrants' enterprise activities stretched across space?	Structured questionnaire surveys Semi-structured in-depth interviews In-field observations	27 Ghanaian and 29 Polish entrepreneurs living in London 19 (of 27) Ghanaian and 24 (of 29) Polish entrepreneurs living in London 9-months fieldwork in London and 1-month fieldwork, split between Accra and Warsaw (2-weeks in each)
RQ3. How do migrant entrepreneurs form and grow their enterprise activities across space?	[Same methods as above]	[Same evidence base as above]
RQ4. In what ways can migrant enterprise be better facilitated and supported across space?	Structured questionnaire surveys Semi-structured in-depth interviews (with migrant entrepreneurs) Semi-structured in-depth interviews (with institutional support commentators)	27 Ghanaian and 29 Polish entrepreneurs living in London 19 (of 27) Ghanaian and 24 (of 29) Polish entrepreneurs living in London 13 institutional support commentators in London, 9 in Accra, and 5 in Warsaw

3.3.1 CONSTRUCTING A NEW DATABASE OF GHANAIAN AND POLISH ENTERPRISES OPERATING IN LONDON

Echoing previous studies that note the lack of available data on migrant and ethnic-minority enterprise activities in the UK (e.g. Bagwell 2008; Dassler et al. 2007; Deakins, Ram, and Smallbone 2003), I found no pre-existing database of Ghanaian or Polish enterprises operating in London⁵. Thus, I constructed a new database of Ghanaian and Polish enterprises operating in London using two main methods: (i) the identification of Ghanaian and Polish enterprises using *online* sources; and (ii) the identification of Ghanaian and Polish enterprises using *in-field* sources.

3.3.1.1 IDENTIFYING GHANAIAN AND POLISH ENTERPRISES USING ONLINE SOURCES

In order to identify Ghanaian and Polish enterprises operating in London using online sources, I started with targeted keyword searches in the Google search engine. I used multiple combinations of ‘enterprise’, ‘nationality’, and ‘location’ keywords, in order to target my search for Ghanaian and Polish enterprises operating in London. Further, I entered keyword searches in English, Ghanaian, and Polish languages, and across the English, Ghanaian, and Polish versions of Google. This ensured that my online searches were inclusive across the languages potentially used by the Ghanaian and Polish entrepreneurs that my searches were targeting. My online keyword searches are summarised in *Table 3.6*.

⁵ I define ‘operating in London’ to include Ghanaian-owned and Polish-owned enterprises that either: (i) display their main business address in London formally (e.g. registered with Companies House in the UK) or informally (e.g. on adverts, posters, website listings); (ii) have their main base of operations or headquarters in London; or (iii) clearly advertise their product/service offerings as inclusive of or directly linked to London.

Table 3.6 – Keyword Searches Used for Identifying Ghanaian and Polish Enterprises in London from Online Sources

ENGLISH (GOOGLE.COM)	GHANAIAAN (GOOGLE.COM.GH)	POLISH (GOOGLE.PL)
NATIONALITY KEYWORD SEARCHES		
Ghana	Ghana	-
Ghanaian(s)	Gaanani / Gaanafo	-
Poland	-	Polska
Poles	-	Polacy
Polish	-	Polski
ENTERPRISE KEYWORD SEARCHES		
advertising	nkaratuo	reklama
advert(s)	karatuo	ogłoszenie (Ogłoszenia)
business(es)	adwuma (ndwuma)	biznes / firmy
enterprise(s)	mmodenbo-dwuma (mmodenbo-ndwuma)	przedsiębiorstwo
entrepreneur(s) ⁶	-	przedsiębiorca / antreprenier
listings	nneema nhoro din nkorenkore	wymienianie kolejno
products	nba	produkty
services	som (ɔsom)	usługi
websites	websaet	witryna internetowa
LOCATION KEYWORD SEARCHES		
Britain	Britain	Brytania
England	Enyiresi kuro	Anglia
Great Britain	Britain Kɛse	Wielka Brytania
Greater London	Greater London	Wielka Londyn
Inner London	London mu	-
London	London	Londyn
Outer London	London kurotia	-

The targeted keyword searches outlined above enabled me to identify Ghanaian and Polish enterprises operating in London from *individual* enterprise websites that were returned from these searches. However, the more significant outcome of my keyword searches was the identification of several websites that listed *multiple* Ghanaian and Polish enterprises operating in London. *Table 3.7* and *Table 3.8* show the main websites used to identify multiple Ghanaian and Polish enterprises operating in London, as well as the number of enterprises identified from each website.

⁶ Ghanaian entrepreneurs informed me that there was no word-for-word Twi translation for the English word ‘entrepreneur’.

Table 3.7 – Online Sources Used to Identify Ghanaian Enterprises in London

SOURCE	TYPE	KEY CONTENTS	GHANAIAAN ENTERPRISES IDENTIFIED
Ghana Links (ghanalinks.co.uk)	Enterprise listings website	Listings for Ghanaian enterprises in London. Organised by sector/type, with some address information. Basic listings are free for enterprises. Option to pay for larger advertising banners.	227
Unity Link (unitylink.com)	Money transfer enterprise website	‘Agent and branch locator’ function lists Unity Link’s money transfer agents – consisting of Ghanaian enterprises in London.	30
Ghana Web (ghanaweb.com)	News website	News articles that focus on Ghanaian enterprises in London.	10
Ghana UK-based Achievement Awards (gubaawards.co.uk)	Enterprise awards website	Listings for Ghanaian enterprises in London that have previously won awards.	5
Time Out (timeout.com/london)	Enterprise review website	Reviews that focus on Ghanaian enterprises in London (mainly bars and restaurants).	5
TOTAL			277

Table 3.8 – Online Sources Used to Identify Polish Enterprises in London

SOURCE	TYPE	KEY CONTENTS	POLISH ENTERPRISES IDENTIFIED
Londynek (londynek.net)	Advertising and information website	Listings for Polish enterprises in London. Organised by sector/type, with some address information. Basic listings are free for enterprises. Option to pay for sponsored adverts, links, greater visibility.	905
Polish Firms (polishfirms.co.uk)	Enterprise listings website	Listings for Polish enterprises in London. Listings are free for enterprises. Organised by sector/type, with address information.	35
Informator Polski (zpwb.org.uk)	Enterprise directory	Adverts for Polish enterprises in London – paid advertising. 2009-10 and 2011-12 editions, organised by enterprise type/sector, with some address information.	13
Sami Swoi (przekazypieniezne.com/branches-samiswoi)	Money transfer enterprise website	‘Agent and branch locator’ function lists Sami Swoi money transfer agents – consisting of Polish enterprises in London.	12
TOTAL			965

The numbers of enterprises shown in *Tables 3.6* and *3.7* are based on the assumption that an enterprise advertising its services through one of these online sources is owned by a Ghanaian or Polish entrepreneur. Within the resource (time, money) constraints of my research I was able to personally contact 600 of the 1,242 enterprises (48%) identified from online sources. Ghanaian and Polish ownership was verified for 570 of the 600 enterprises (95%) that I contacted. On this basis, I accept that my database may have slightly overestimated the number of Ghanaian and Polish enterprises identified from online sources (by 5% or 62 enterprises), assuming that my verified sample of 600 enterprises was representative across all the enterprises identified from online sources. Overall however, my online searches and verification process enabled me to identify c.1200 Ghanaian and Polish enterprises operating in London with a high degree of confidence.

3.3.1.2 IDENTIFYING GHANAIAN AND POLISH ENTERPRISES USING IN-FIELD SOURCES

In addition to the online sources outlined above, I also identified Ghanaian and Polish enterprises operating in London using *in-field* sources. The majority of my questionnaire and interview meetings with Ghanaian and Polish entrepreneurs were conducted ‘in-field’ at these entrepreneurs’ main enterprise locations, such as offices, restaurants, and shop spaces in London⁷. During these in-field enterprise visits, I was able to identify additional Ghanaian and Polish enterprises using three main methods. First, I identified Ghanaian and Polish enterprises from consumer magazines and newspaper publications that were collected during in-field enterprise visits. For Ghanaian enterprises I used Afro Pulp, a monthly consumer and lifestyle magazine for the African community in London, which is distributed for free to other Ghanaian enterprises such as restaurants, food shops, and hairdressers in London. Afro Pulp contains advertisements for Ghanaian enterprises in London, which were used to identify a total of 41 Ghanaian enterprises included in my database. For Polish enterprises, I used Cooltura, Goniec Polski, Panorama, and Polish Express, which are weekly consumer magazines and newspapers for the Polish community in London, distributed for free to Polish enterprises such as food shops, restaurants,

⁷ My questionnaire and interview methods are discussed in detail in *Section 3.3.2* and *Section 3.3.3*.

accountant/solicitor offices, and community centres in London. These publications contain advertisements for Polish enterprises in London, which were used to identify a total of 81 Polish enterprises included in my database.

Second, I also identified Ghanaian and Polish enterprises during in-field enterprise visits from contact details found on business cards, flyers, notice boards, and posters. These were located in Ghanaian and Polish food shop windows, money transfer shops, accountants' offices, bars, and restaurants. *Figure 3.7* shows an example of Polish enterprise details documented from flyers and posters displayed in a Polish food shop window, located in the London Borough of Ealing. Overall, 20 Ghanaian and 13 Polish enterprises were identified from these sources.

Third, I also identified Ghanaian and Polish enterprises during my journeys to and from in-field enterprise visits. I used in-field observations including enterprise names, spoken languages, signage, and flags to identify enterprises that were potentially owned by Ghanaian or Polish entrepreneurs, which were subsequently verified by enterprise owner-managers in person or on the telephone. I also used a process of 'chain referral' (Penrod et al. 2003), asking my research participants to share contact details or locations of any other Ghanaian or Polish enterprises that they knew of in London. Overall, 8 Ghanaian and 6 Polish enterprises were identified from these sources.

Figure 3.7 – An Illustrative Example of Identifying Polish Enterprises from In-Field Sources



Ghanaian and Polish ownership of the enterprises identified from in-field sources was either verified in person with entrepreneurs or their staff during in-field enterprise visits, or through follow-up telephone calls using contact details collected during site visits. Ghanaian and Polish enterprises identified from in-field sources were cross-checked against those already identified from online sources, to avoid repeating entries in my database. Taken together, the online and in-field methods outlined above were used to construct my new database of 346 Ghanaian and 1065 Polish enterprises operating in London (*Table 3.9*).

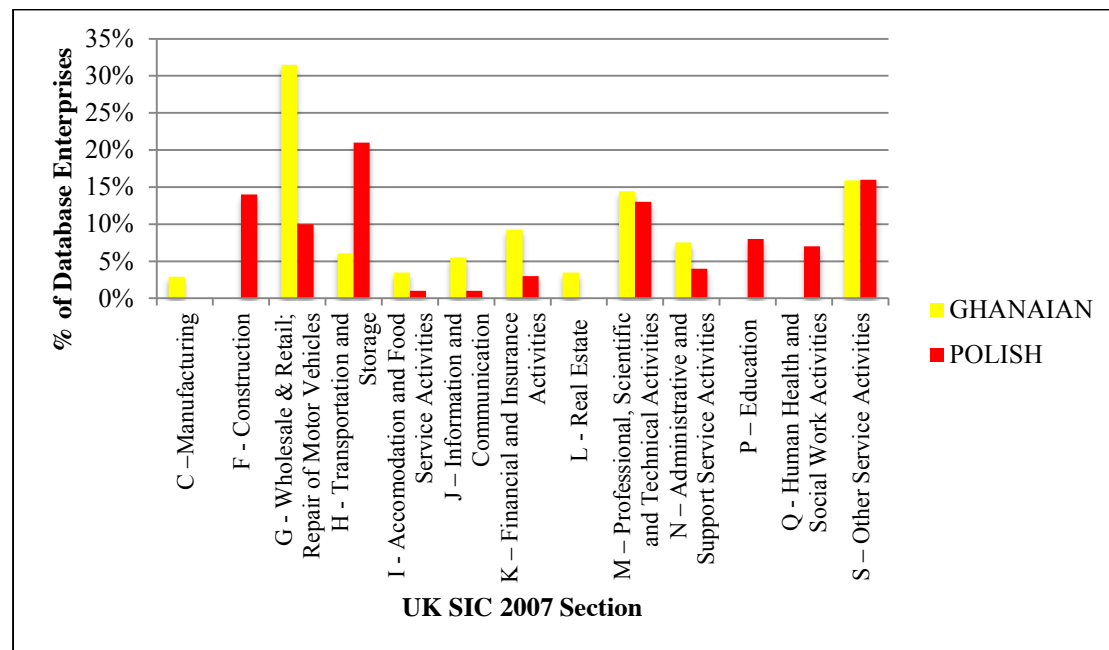
Table 3.9 – Summary of Ghanaian/Polish Enterprise Database Entries and Sources

	Ghanaian Enterprises	Polish Enterprises	All enterprises
Online Sources	277	965	1242
In-Field Sources	69	100	169
Total	346	1065	1411

3.3.1.3 CATEGORISING GHANAIAN AND POLISH ENTERPRISE ACTIVITIES

For each of the Ghanaian and Polish enterprises included in my database, I recorded the enterprise name, contact details, location and, crucially, the enterprise activity type. In order to categorise the enterprise activity types in my database for further analysis, I used the ‘UK Standard Industrial Classification of Economic Activity 2007’ (UK SIC 2007) framework. The UK SIC 2007 is a hierarchical five-digit enterprise classification framework, used by the UK government’s Department for Business, Innovation and Skills (DBIS) for the analysis of enterprise activity. At the top level, the UK SIC 2007 is separated into 21 sections, each denoted by a single letter from A to U. Each section is broken down further into 88 divisions (two digits), then into 272 groups (three digits), then into 615 classes (four digits), and in certain cases again into 191 subclasses (five digits). Each stage of this breakdown provides an additional level of categorisation detail. Using the UK SIC 2007 framework, I categorised the Ghanaian and Polish enterprises in my database according to their UK SIC 2007 sections, the distributions of which are summarised in *Figure 3.8*.

Figure 3.8 – Categorising My Enterprise Database According to UK SIC 2007 Sections



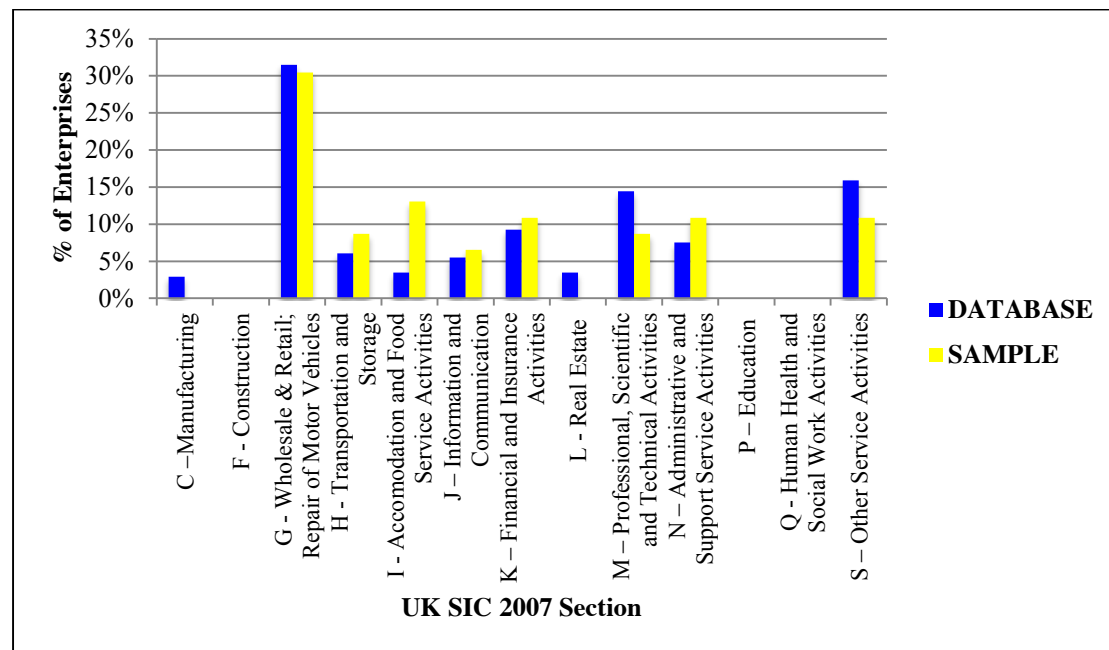
[Source: Primary data analysis]

In the following section I discuss how I used the UK SIC 2007 section distributions outlined in *Figure 3.8* to construct a *purposive sample* of Ghanaian and Polish entrepreneurs for my questionnaire surveys.

3.3.2 QUESTIONNAIRE SURVEYS WITH GHANAIAN AND POLISH ENTREPRENEURS IN LONDON

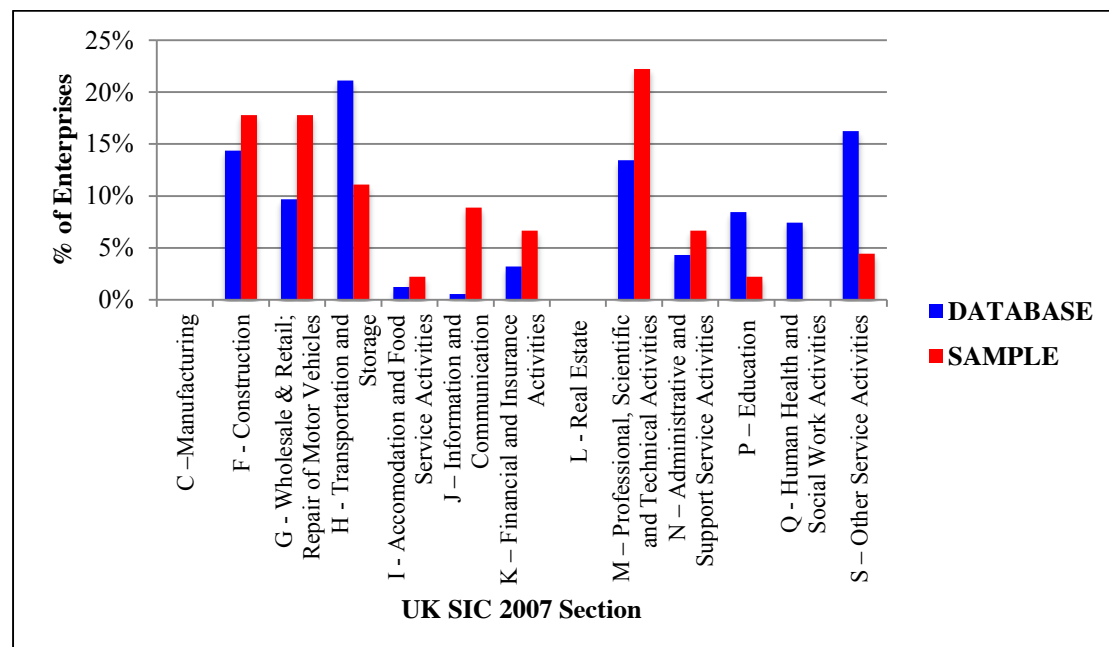
From my database of 346 Ghanaian and 1065 Polish enterprises operating in London, I constructed a *purposive* sample of 27 Ghanaian and 29 Polish entrepreneurs living in London for questionnaire surveys. The main purpose of my questionnaire sample was to be representative of the enterprise activities documented in my larger database. *Figure 3.9* and *Figure 3.10* show the distribution of Ghanaian and Polish enterprise activities in my sample, in relation to the Ghanaian and Polish enterprise distributions in my database.

Figure 3.9 – Comparing the Enterprise Activity Distributions in My Database and Sample of Ghanaian Enterprises



[Source: Primary data analysis]

Figure 3.10 – Comparing the Enterprise Activity Distributions in My Database and Sample of Polish Enterprises



[Source: Primary data analysis]

Figure 3.9 and *Figure 3.10* show that while my sample distributions closely matched my database distributions across most sectors, there were some sectors within which my sample distributions were more/less concentrated than my database distributions; and three sectors in my database that were not represented in my sample of enterprise activities⁸. These discrepancies were due to the fact that the representativeness of my sample had to be balanced against the practical issues of access, and the best use of limited time and money resources in my research. Within my 9-month fieldwork period in London, I succeeded in contacting 600 (43%) of the 1411 Ghanaian and Polish enterprises documented in my database. This yielded my questionnaire sample of 56 Ghanaian and Polish entrepreneurs, giving an overall ‘contact to participation’ conversion rate of 9%. This low conversion rate was indicative of the fact that migrant entrepreneurs were a *hard-to-reach* participant group. Echoing the difficulties found by Economic Geographers researching busy elites in corporate workplaces (e.g. Herod 1999; James 2006; Parry 1998; Ward and Jones 1999), I found similar difficulties in accessing migrant entrepreneurs, underpinned by their busy work/social lives, and their corresponding lack of available time to participate in my research. Further, I was of no direct commercial value to my participants⁹, and so I relied on migrant entrepreneurs ‘finding time’ to participate in my research on the basis of their non-commercial and personal interests. Thus, while the 600 enterprises that I contacted during my 9-month London fieldwork *were* purposefully representative of the enterprise distributions in my database, the sample of 56 entrepreneurs that I generated was shaped by these enterprise distributions and, simultaneously, by the *pragmatic* methods used to access hard-to-reach migrant entrepreneurs. In this sense, I acknowledge that my purposive sample frame was also shaped in part by the role of luck and chance in determining who agreed to participate in my research, and who did not (see also Parry 1998). With this in mind, *Figures 3.11* and *3.12* summarise my purposive yet pragmatic samples of 27 Ghanaian and 29 Polish entrepreneurs, including participants’ gender distributions and the sources used to identify them. In

⁸ These were: Manufacturing (C) and Real Estate (L) for Ghanaian enterprise activities; and Human Health and Social Work Activities (Q) for Polish enterprise activities.

⁹ While I did consider offering research participants a monetary stipend to encourage participation in my research, conversations with entrepreneurs during my pilot fieldwork suggested that I could not offer a stipend comparable to the value of entrepreneurs’ time spent on running their business, and so a financial stipend trade-off was not seen as appropriate or effective in this instance.

order to maintain the anonymity of my participants, I have used pseudonym names in place of entrepreneurs' first names, and 3-letter codes in place of enterprise names¹⁰.

¹⁰ The full list of Ghanaian and Polish enterprise activities included in my sample is shown in my *Appendix*, including enterprise activities by UK SIC category, profits, revenues, and number of employees.

Figure 3.11 – Summarising My Sample of Ghanaian Entrepreneurs

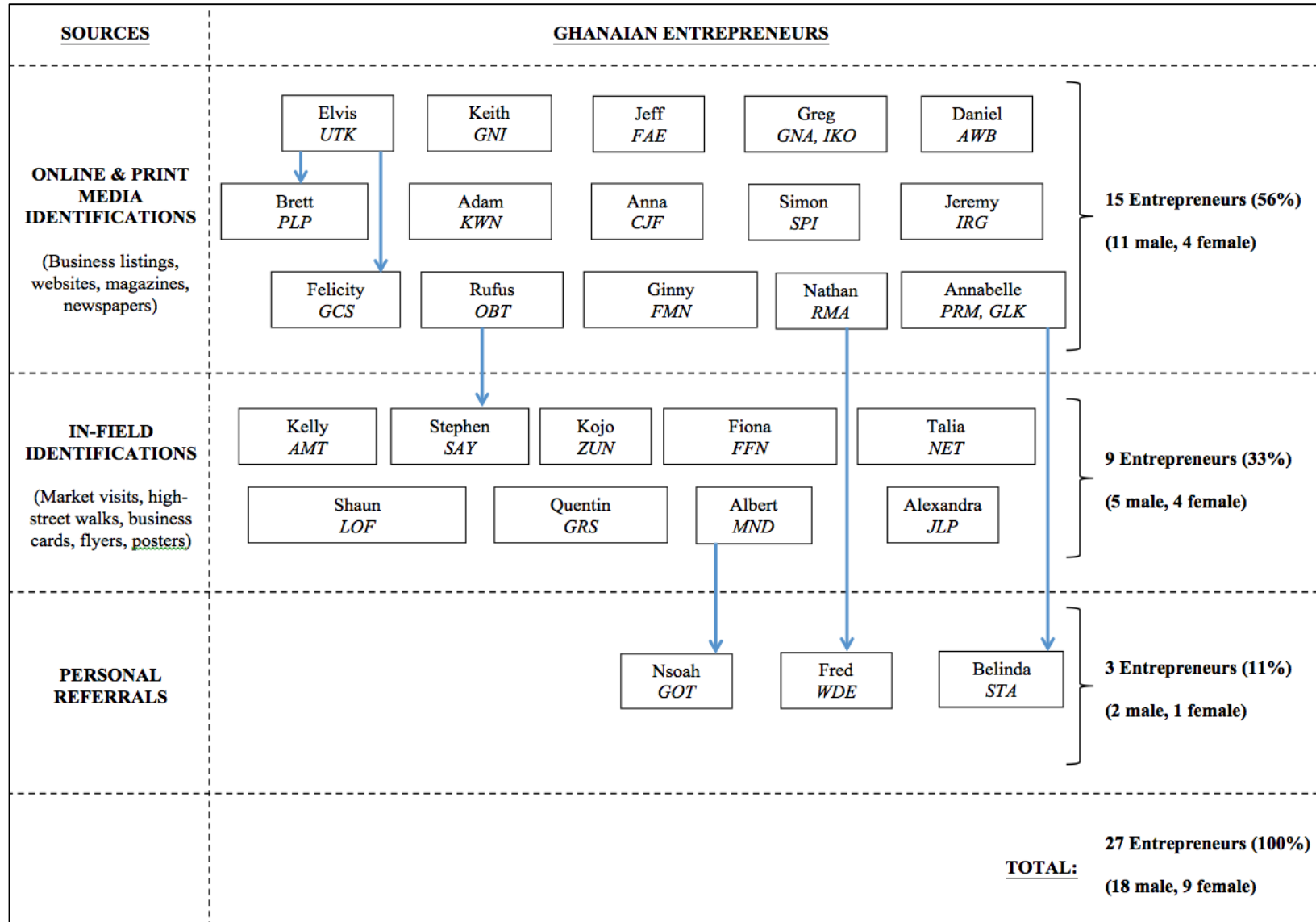
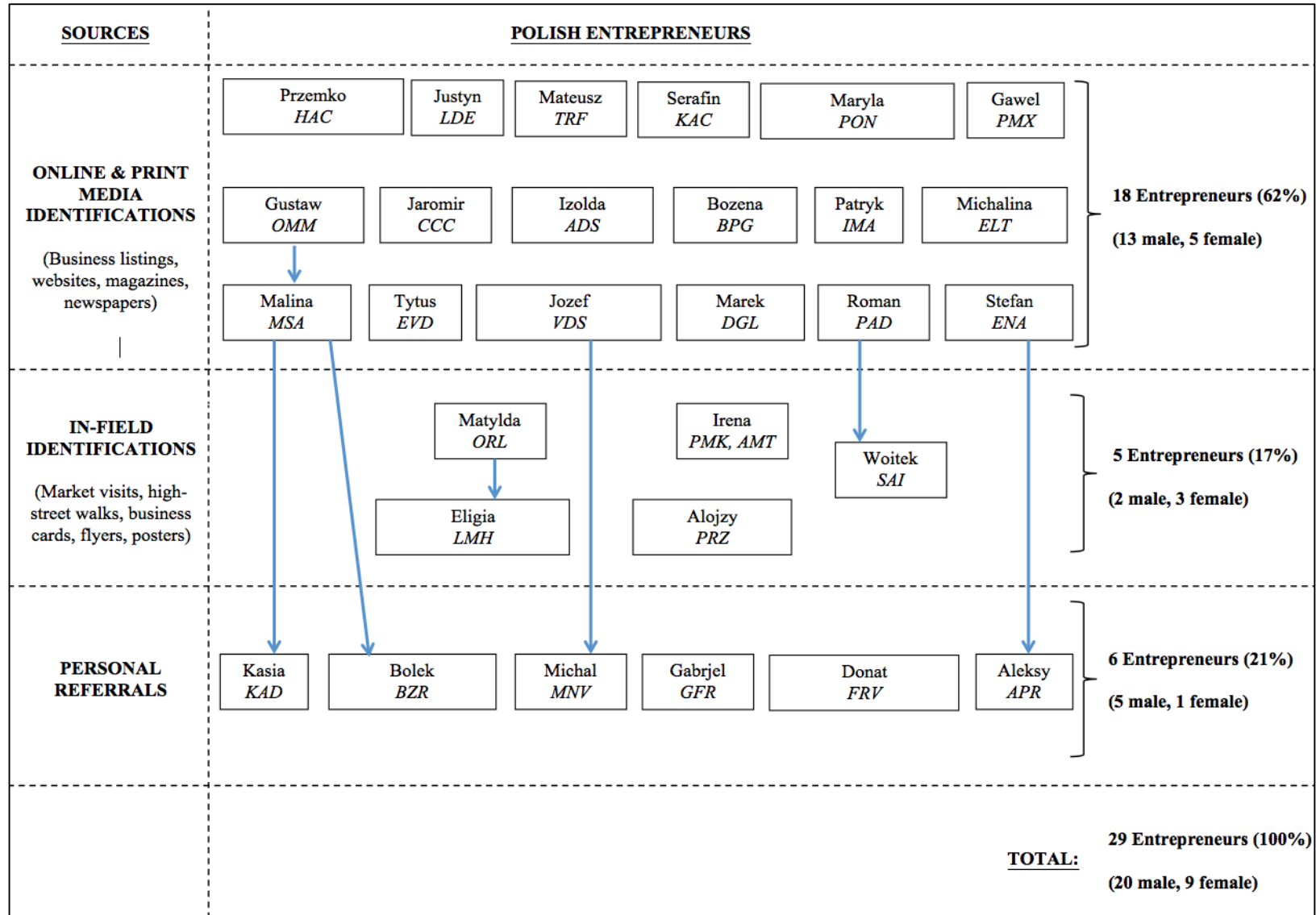


Figure 3.12 – Summarising My Sample of Polish Entrepreneurs



My sample size of 56 migrant entrepreneurs was larger than the samples generated in previous migrant enterprise studies in the UK (see *Table 3.4*), with the exception of Jones *et al.*'s (2012) sample of 165 migrant entrepreneurs in the East Midlands. However, Jones *et al.*'s sample represents an amalgamation of smaller samples, from research conducted by multiple scholars working within the Centre for Research in Ethnic Minority Entrepreneurship over a 5 year period (2008-2012), thereby using greater time, money, and labour resources than those available within my PhD research framework. Thus, within the resource constraints of my PhD research, my sample size of 56 'hard-to-reach' migrant entrepreneurs was comparable to, or larger than, those used in previous studies.

In order to generate samples among hard-to-reach populations, scholars working outside the field of migrant enterprise have often used a 'venue-based' method for recruiting research participants (e.g. Auerswald *et al.* 2004; Muhib *et al.* 2001). However, this strategy was found to be ineffective for recruiting migrant entrepreneurs since they were often located *away* from their main enterprise premises, either based in another work location on a permanent basis, or out at meetings, travelling, and conducting deliveries on a temporary basis. Instead, I found that the most effective strategy for recruiting migrant entrepreneurs was through multiple and sustained communications by email and telephone. Multiple back-and-forth communications of telephone calls, voicemails, text messages, and emails were common during my recruitment processes. As such, a high level of persistence was required to recruit participants, involving repeated contact attempts, in some cases stretched over several months¹¹. Using these recruitment methods, I was able to explain my research aims and purpose to participants from the outset; that it was an independent academic study for educational rather than commercial purposes; that I was not connected to any regulatory authorities; and that any data they shared would remain securely stored, confidential, and anonymous throughout the write-up process¹². During this process, it became evident that the Ghanaian and Polish entrepreneurs in London with whom my research engaged had sufficient English

¹¹ In the most extreme case for example, I called the same entrepreneur 21 times over a period of 4 months, each time on their recommendation to call back another time.

¹² Research participants were provided with an information sheet that detailed these assurances in written form. The research was also approved by Queen Mary University's Research Ethics Committee.

language proficiency to participate in English, without the need to translate my questionnaires into Ghanaian or Polish languages.

Once informed consent to conduct my research had been granted, structured questionnaire surveys were conducted with migrant entrepreneurs, during face-to-face meetings held in participants' choice of location. These locations included enterprise offices, shops, restaurants, and occasionally entrepreneurs' residential spaces. Prior to conducting questionnaires, I explained to participants that they were free to leave out any questions they were not happy answering. Following this, I posed questions verbally and filled in participants' responses by hand. This questionnaire process typically lasted 30-40 minutes. My questionnaires were structured around four main sections, each designed to generate data for my key research questions. These sections focused on: (i) migrant entrepreneurs' socio-demographic characteristics and migration to the UK; (ii) migrant entrepreneurs' careers and previous learning experiences; (iii) migrant entrepreneurs' current enterprise operations, and these entrepreneurs' main flows of goods, knowledge, and people; and (iv) migrant entrepreneurs' financial networks and economic capital flows. *Table 3.10* summarises the specific questions posed within the four sections of my questionnaires, as well as the key research questions that they addressed.

Table 3.10 – Questionnaire Contents and Key Research Questions Addressed

QUESTIONNAIRE CONTENT [& ADDITIONAL QUESTION DETAILS]	RESEARCH QUESTIONS (RQs) ADDRESSED¹³
<i>Section 1. DEMOGRAPHICS AND MIGRATION TO THE UK</i>	
How long have you lived in the UK?	RQ1, RQ3
What is your age? [Age category]	RQ1, RQ3
<i>Section 2. CAREERS AND LEARNING EXPERIENCES</i>	
What businesses have you founded / started up in your lifetime? [Business type, Location ¹⁴ , Years trading, Number of employees]	RQ1, RQ3
Where did you learn about your business / business sector / business skills?	RQ3, RQ4
<i>Section 3. ENTERPRISE OPERATIONS</i>	
How many employees do you have? [Full-time, Part-time, Unpaid helpers]	RQ1, RQ2, RQ3
What countries are your employees from? [Co-nationals, Non co-nationals, Mixed]	RQ1, RQ2, RQ3
Where do you sell your products and/or services? [Location]	RQ1, RQ2, RQ3
Who are your main customers? [Co-nationals, Non co-nationals, Mixed]	RQ1, RQ2, RQ3
Where do you get your business supplies, products and materials? [Location]	RQ1, RQ2, RQ3
Where do you travel for business purposes? [Location, Business purpose, Frequency]	RQ1, RQ2, RQ3
Do you and your business use the services of any other businesses? [Location, Business purpose, Frequency]	RQ1, RQ2, RQ3

¹³ Research Questions are: *RQ1* - What are the patterns of enterprise activity practiced by migrants residing outside their country of birth? *RQ2* - What is the value of migrant enterprise across space? *RQ3* - How do migrant entrepreneurs form and grow their enterprise activities across space? *RQ4* - In what ways can migrant enterprise be facilitated and supported across space?

¹⁴ 'Location' was specified further in relation to five categories: (i) Local area; (ii) London-wide; (iii) UK-wide; (iv) Country of birth; (v) Other countries.

QUESTIONNAIRE CONTENT [& ADDITIONAL QUESTION DETAILS]	RESEARCH QUESTIONS (RQs) ADDRESSED¹³
Do you and your business have any business-to-business partnerships or collaborations? [Location, Business purpose, Frequency]	RQ1, RQ2, RQ3
Where do you get formal and/or informal business advice? [Location, Source e.g. family, friends]	RQ3, RQ4
Where do customers find out about your business products and/or services? [Location, Source e.g. word of mouth, adverts]	RQ3, RQ4
<i>Section 4. FINANCIAL NETWORKS</i>	
Who does your business support financially? [Relationship to entrepreneur, Number]	RQ2
Do you send (remit) money earned from the business elsewhere? [Location, Purpose, Amount, Frequency]	RQ2
What sources of funding (finance) have you used for business start-up / day-to-day operations / business growth? [Purpose, Source, Location]	RQ3, RQ4
How much money did you use to start-up your business? [Category]	RQ3, RQ4
What was your enterprise turnover in the last 12 months? [Category]	RQ2, RQ3, RQ4
What was your take-home-pay for the last 12 months? [Category]	RQ2, RQ3, RQ4
What do you offer your customers that you feel is unique?	RQ2, RQ3, RQ4
What is the biggest constraint to growth you currently face?	RQ3, RQ4

Following the completion of questionnaires, participants' responses were entered into a Bristol Online Survey database to securely store and organise the data, the analysis of which I discuss in more detail in *Section 3.4*. In the following section, I discuss how my questionnaire data informed my follow-up in-depth interviews among the same sample of Ghanaian and Polish entrepreneurs in London.

3.3.3 INTERVIEWS WITH GHANAIAN AND POLISH ENTREPRENEURS IN LONDON

From my questionnaire sample of 27 Ghanaian and 29 Polish entrepreneurs outlined above, I conducted semi-structured in-depth interviews with 19 (of these 27) Ghanaian and 24 (of these 29) Polish entrepreneurs. In most cases, in-depth interviews were conducted immediately after the completion of my questionnaires, during the same face-to-face meetings. However, in some cases in-depth interviews were postponed to a second meeting at the entrepreneurs' request and, furthermore, 13 entrepreneurs chose not to participate in in-depth interviews due to time constraints or a lack of interest in further participation. As was the case with questionnaires, I found that Ghanaian and Polish entrepreneurs with whom I engaged had sufficient English language proficiency to conduct interviews in English, without the need for a Ghanaian- or Polish-language interpreter.

In-depth interviews represented second interactions with the same entrepreneurs, and were used to explore in more depth some of the *causal mechanisms* underpinning the patterns of migrant enterprise revealed by my questionnaire surveys. In order to examine these causal mechanisms, I used my participants' previous questionnaire responses as semi-structured interview guides to construct more complete narratives of these migrants' enterprise experiences across space and over time. As a result, in-depth interview questions focused on the choices, motivations, and contingencies underpinning migrants' enterprise practices. *Table 3.11* summarises the questionnaire data used to guide my in-depth interviews, the content of my in-depth interview questions, and the key research questions they addressed.

Table 3.11 – In-Depth Interview Contents and Key Research Questions Addressed

QUESTIONNAIRE DATA (FROM PREVIOUS RESPONSES)	IN-DEPTH INTERVIEW QUESTIONS	RESEARCH QUESTIONS (RQs) ADDRESSED
<i>Section 1. DEMOGRAPHICS AND MIGRATION TO THE UK</i>		
Number of years in the UK Age category	Where did you grow up? What were you doing before you moved to the UK? Why did you move to the UK when you did? How did you move to the UK (entry route, visas, costs)? After moving to the UK, have you always lived in London? Was starting-up a business part of your motivation to move to the UK/London?	RQ1, RQ2, RQ3
<i>Section 2. CAREERS AND LEARNING EXPERIENCES</i>		
Businesses you have started-up in your lifetime	Why/when did you choose to become a self-employed entrepreneur? What were your main goals and motivations? How did you come up with your business idea(s)? Where did you learn about your business/trade? What is the same/different about your previous businesses and current businesses? What happened to your previous businesses?	RQ2, RQ3
<i>Section 3. ENTERPRISE OPERATIONS</i>		
Number of employees Employee nationalities	Who are your employees and how do you know/recruit them? What do your employees do for you (main functions, locations)? How long have they worked for you? Do you have any unpaid workers, helpers, or volunteers? How have your workers changed over time (numbers, nationalities, functions)?	RQ1, RQ2, RQ3

QUESTIONNAIRE DATA (FROM PREVIOUS RESPONSES)	IN-DEPTH INTERVIEW QUESTIONS	RESEARCH QUESTIONS (RQs) ADDRESSED
Products and services	<p>Why did you choose to provide these products/services?</p> <p>What products/services do you offer your customers that you feel are unique?</p> <p>Does your business contribute to the community (what communities, where, in what ways)?</p>	RQ1, RQ2, RQ3
Customer locations and nationalities	<p>How/why did you choose to serve these customers?</p> <p>How do you attract and retain your customers?</p> <p>What types of advertising do you use?</p> <p>How has your advertising changed over time?</p>	RQ1, RQ2, RQ3
Supplier locations, frequency, purpose	<p>How/why did you choose these suppliers?</p> <p>How/why have your suppliers changed over time?</p>	RQ1, RQ2, RQ3
Business travel locations, frequency, and purpose	In what ways have your business travel patterns change over time?	RQ1, RQ2, RQ3
Any business partnerships/collaborations	<p>How did you start your business partnerships / collaborations?</p> <p>In what ways do they help your business?</p>	RQ1, RQ2, RQ3
Sources of business advice	<p>Why do you use these sources/people for business advice?</p> <p>What business advice do you get from each source?</p>	RQ3, RQ4
Section 4. FINANCIAL NETWORKS		
Number of dependents supported by enterprise activities	<p>Who does your business support?</p> <p>In what ways does it support them?</p> <p>Where are your dependents located?</p>	RQ2

QUESTIONNAIRE DATA (FROM PREVIOUS RESPONSES)	IN-DEPTH INTERVIEW QUESTIONS	RESEARCH QUESTIONS (RQs) ADDRESSED
Financial remittances: location, purpose, amount, frequency	How/why have your remittances changed over time?	RQ2
Finance used for business start-up / day-to-day operations / growth: location, purpose, source, amount	How/why did you get this finance? What were the main challenges that you faced?	RQ3, RQ4
Enterprise turnover and take-home-pay in the last 12 months	How/why has your turnover / take-home-pay changed over time? Is turnover/profit the most important thing in your business? Do you see yourself as a successful entrepreneur? What has made you successful? How do you judge your own success? What are the main advantages of being a self-employed entrepreneur?	RQ2, RQ3, RQ4
Biggest constraint to growth	What challenges have you faced in starting/growing your business? How have you overcome these challenges? Who has helped/supported you to start/grow your business? How have they helped/supported you? What business support do you currently need the most?	RQ3, RQ4

While I focused on the themes and questions outlined in *Table 3.11*, I also allowed for new themes and lines of questioning to emerge from participant-led discussions. In several cases, migrant entrepreneurs were also able to comment on enterprise patterns and activities at the co-national *community* scale, thereby providing useful insights beyond the scale of the individual participant. I shared my thoughts and ideas with participants where relevant, in order to stimulate more dynamic two-way discussions. Overall, this interview process enabled participants to share insights into migrant enterprise patterns and mechanisms at individual and community scales, during conversations that typically lasted 1-2 hours. In-depth interviews were recorded and transcribed in verbatim form to enable detailed thematic coding and analysis, which I discuss further in *Section 3.4*.

3.3.4 INTERVIEWS WITH INSTITUTIONAL SUPPORT COMMENTATORS IN LONDON, ACCRA, AND WARSAW

In addition to the questionnaire surveys and in-depth interviews with migrant entrepreneurs discussed above, I also constructed a purpose interview sample of 27 *institutional support commentators* across London, Accra, and Warsaw. The main purpose of this sample was to provide additional insights into migrant enterprise facilitation and support issues (addressing RQ4) from a multi-sited and ‘top down’ institutional/policy perspective, which was triangulated with the single-sited and ‘bottom up’ perspectives derived from migrant entrepreneurs within London. My sample of institutional support commentators focused on the most prevalent, active, and frequently-cited institutions engaged with migrant (and some non-migrant) enterprise support. These institutions were identified from my research in London, Accra, and Warsaw, using primary sources (chain referrals from entrepreneurs and institutions) and secondary sources (academic journals, institutional publications, online searches). On this basis, *Table 3.12* summarises my sample of 27 institutional support commentators across London, Accra, and Warsaw, as well as details of the enterprise support institutions that these commentators represent.

Table 3.12 – Detailing My Sample of Institutional Support Commentators across London, Accra, and Warsaw

INSTITUTION	INSTITUTIONAL COMMENTATOR	INSTITUTION'S KEY FUNCTIONS	INSTITUTION'S COMMUNITY FOCUS
LONDON-BASED INSTITUTIONS (N=13)			
Association of Community Based Business Advice	Director	Offers enterprise support services to new/established entrepreneurs, training programme for business advisers, and works with local organisations on inclusive enterprise support. Also promotes community-based enterprise support in Europe.	UK entrepreneurs, with a regional focus on London
Biz Fizz	Head of Connected Economies	Focuses on facilitating start-ups, micro, and small enterprises in areas experiencing economic disadvantage. Programme developed by the New Economics Foundation.	UK entrepreneurs
British Polish Chamber of Commerce	Vice Chairman	Facilitates enterprise and trade through networked business relationships across Poland and the UK. Works with the UK Trade and Investments, British Council, Prince's Youth Business Poland, Confederation of British Industry, Institute of Directors, Federation of Small Businesses, British Embassy in Warsaw and Polish Embassy in London.	Polish and British entrepreneurs in Poland and the UK
Centre for Enterprise and Economic Development Research	Head of Research Centre; Principal Researcher	Academic research centre specialising in small and medium sized enterprises, regional and local economic development, social enterprise, and labour market analysis.	UK entrepreneurs, with some research on ethnic minorities and new migrants
Enterprise Directorate, Department for Business Innovation and Skills	Business and Skills Ministerial Briefing Officer	Government Department of Business Innovation and Skill's specialist policy unit on small business issues in the UK. Covers business support policy, small business finance, specific enterprise policy issues including women and ethnic minorities, research, analysis, and performance evaluation.	UK entrepreneurs and enterprises

INSTITUTION	INSTITUTIONAL COMMENTATOR	INSTITUTION'S KEY FUNCTIONS	INSTITUTION'S COMMUNITY FOCUS
Federation of Small Businesses	Senior Development Manager for London	UK's largest advocacy group aimed at promoting the interests of self-employed and small business owners. Currently represents 200,000 members across 33 regions and 194 branches.	Small enterprises in the UK
Ghana High Commission	Head of Trade and Investment	Aims to co-ordinate, promote, and protect national interests of Ghana within the UK and Ireland.	Ghanaian enterprises and entrepreneurs in the UK
HBV Enterprise	Chief Executive Officer	Enterprise education charity based in London Borough of Hackney. Focuses on enterprise support through advice and training services.	Entrepreneurs and enterprises in Hackney, East London
London Rebuilding Society	Community Microfinance Development Manager	Social enterprise that specialises in alternative finance to benefit local enterprises, communities, and the environment.	London entrepreneurs, with focus on ethnic-minorities and migrants
Migration Foundation	Director	Focuses on creative and constructive responses to migration to the UK. Provides funding and practical support based on five priorities: Housing; Creating a migrant voice/advocacy; English language skills; Employment and skills; Anti-trafficking.	Migrants and their communities, refugees and asylum seekers in the UK
Migrants' Rights Network	Network and Innovation Manager	Brings together migrant activists and support organisations, think tanks, academics, faith groups and public sector representatives to advocate for a rights-based approach to migration in the UK.	Migrant communities in the UK
North London Credit Union	Head of North London Enterprise Fund	Community-based financial co-operative offering business loans and personal loans, ethical savings and debt advice.	Individuals living or working in North London

INSTITUTION	INSTITUTIONAL COMMENTATOR	INSTITUTION'S KEY FUNCTIONS	INSTITUTION'S COMMUNITY FOCUS
Olmec	Social Enterprise Programmes Manager; Employment Co-ordinator	Social enterprise that focuses on race equality through employment support, community engagement, social enterprise support services, diversity and inclusion services, and leadership and governance programmes.	Black, African, Minority-Ethnic, and Refugee communities ('BAMER') in London
<i>ACCRA-BASED INSTITUTIONS (N=9)</i>			
Association of Ghana Industries	Senior Policy Officer	Provides policy advocacy, business analysis and monitoring, reporting services and trade exhibitions for small, medium, and large enterprises operating in the manufacturing and service sectors in Ghana. Currently reports over 1,200 enterprise members.	Small, medium, and large enterprise in Ghana
Ghana Chamber of Commerce and Industries	Chief Executive Officer	Aims to promote and protect the interests of businesses in Ghana. Collects and circulates data relating to trade, commerce, industry, and manufacturers of Ghana; provides trade fairs in Ghana; co-ordinates with government and other Chambers to disseminate relevant information.	Enterprises in Ghana
Ghana Export Promotions Authority	Director of Research	Facilitates, develops, and promotes Ghanaian exports. Current work focuses on diversifying Ghana's export base from gold, un-processes minerals, cocoa beans, and timber towards 'Non-Traditional Exports' of agriculture, processed/semi-processes materials, handicrafts, and services.	Enterprises in Ghana
Local Enterprise Skills and Development Programme	Communications Manager	Provides specialised training programmes, start-up equipment, and post start-up support in the trade sectors in Ghana. Currently focused on agro-processing and mobile phone trade repairs trade. Operates from 170 local offices across Ghana.	Entrepreneurs and micro/small enterprise trade in Ghana

INSTITUTION	INSTITUTIONAL COMMENTATOR	INSTITUTION'S KEY FUNCTIONS	INSTITUTION'S COMMUNITY FOCUS
Meltwater Entrepreneurial School of Technology	Marketing and communications officer, MEST Incubator	Trains, mentors, and invests in technology entrepreneurs in West Africa. MEST school offers a 2-year sponsored training programme based in Accra. MEST incubator provides seed financing, physical infrastructure (e.g. office space, computers), advisors, and support services (e.g. sales, marketing, recruitment, accounting, legal, IT facilities).	Technology entrepreneurs from Ghana and Nigeria
National Board of Small Scale Industries	Business Development Manager	Promotes and develops the micro and small enterprise (MSE) sector in Ghana. Current work focuses on facilitating access to business development services, promoting MSE associations, and access to credit. Long-term goal is to boost MSE contributions to economic and social development through production, income distribution, employment, and rural integration in the national economy.	Micro and small enterprises in Ghana
Open University of West Africa	Co-founder	Open university based in Accra that provides training courses (online and original content), start-up incubation services (co-working space, internet, mentoring, workshops), and investment (for industries and start-ups that relate to their educational goals).	Business students and entrepreneurs in Accra
Start-Up Weekend	Regional Manager for Sub-Saharan Africa	Organises business start-up weekend events. Participants self-select into enterprise teams and have 54 hours to develop, operationalise, and pitch a new start-up idea. HQ in Seattle, USA with start-up weekend events organised globally through local partner organisations and facilitators. Currently reports 45,000 participant alumni.	Entrepreneurs located in major cities across the world
Youth Enhancement International	Founder; Marketing Manager	Non-government youth-led social enterprise working in Ghana. Provides youth development projects including mentoring, training, networking events, entrepreneurship events, and school visits.	Students and young entrepreneurs in Ghana

INSTITUTION	INSTITUTIONAL COMMENTATOR	INSTITUTION'S KEY FUNCTIONS	INSTITUTION'S COMMUNITY FOCUS
WARSAW-BASED INSTITUTIONS (N=5)			
British Alumni Society	Management Board Member; Scholarship Officer	Membership organisation for Poles who have studied in the UK at school/university level. Organises seminars, conferences, mentoring, and scholarship programmes in collaboration with the British Council, British Embassy, British Polish Chamber of Commerce, and British-Polish Parliamentary Group.	Poles and British nationals residing in Poland who have studied in the UK.
British Polish Chamber of Commerce	Trade Team Deputy Director; Membership Development Manager	Facilitates enterprise and trade through networked business relationships across Poland and the UK. Works with the UK Trade and Investments, British Council, Prince's Youth Business Poland, Confederation of British Industry, Institute of Directors, Federation of Small Businesses, British Embassy in Warsaw, and Polish Embassy in London.	Polish and British entrepreneurs in Poland and the UK
Polish Agency for Enterprise Development	Operational Programme Manager – Human Capital	Provides support for entrepreneurs in Poland. Focused on the small- and medium-enterprises. Uses funds from Polish state budget and European funds. Current policy focus in areas of 'innovative economy', 'human capital', and 'development of Eastern Poland'.	Entrepreneurs in Poland; small and medium enterprise in Poland
Polish Information and Foreign Investment Agency	Business Services Project Manager; Advisor for Polish Investments Abroad	Helps investors to enter the Polish market - provides information and advice on administrative and legal procedures for foreign direct investment. Also supports enterprises operating in Poland – provides information and advice on legal procedures, partners, suppliers, and new locations.	Entrepreneurs investing in Poland; enterprises operating in Poland
Youth Business Poland	Programme Manager	Helps young entrepreneurs to start enterprises through a training and professional mentoring programme. Also provides low interest loans through partnership with the Polish Governmental Bank (BGK).	Young entrepreneurs in Poland (18-35 years old)

My sample includes a larger number of interviews with London-based institutional commentators (13) compared with Accra-based (9) and Warsaw-based (5) institutional commentators, reflecting my longer fieldwork period in London (9 months) than in Accra and Warsaw (1 month, 2 weeks in each). Institutional commentators were found to be more accessible than migrant entrepreneurs, following a less time-consuming process of email and/or telephone contact in order to arrange face-to-face interviews. Interviews were mainly conducted in these commentators' institutional office spaces, and interviews were conducted in English given that all the institutional commentators with whom I engaged had sufficient English language proficiencies to do so. As was the case with migrant entrepreneurs, my sample frame was shaped in part by the role of chance and pragmatism (see also Parry 1998). In particular, the larger number of commentators interviewed in Accra (9) compared with Warsaw (5) was due to the fact that my fieldwork period in Accra coincided with 'Global Entrepreneurship Week' events, which enabled me to access a larger number of institutional support commentators in Accra¹⁵. In order to gather data on migrant enterprise facilitation and support issues (addressing RQ4) from my sample of 27 institutional support commentators, interviews were structured around two main sections: (i) the operational capacities of, and constraints on, institutions themselves; and (ii) the support needs of these institutions' clients. *Table 3.13* specifies the questions posed within each of these interview sections.

¹⁵ Global Entrepreneurship Week is 'the world's largest campaign to promote entrepreneurship' (gew.org.uk). For one week each year, local organisations around the world engage in events to celebrate, promote, and inspire entrepreneurship, with a particular focus on young people. During my fieldwork in Ghana, Global Entrepreneurship Week events that I attended included: (i) 'Mentoring Madness': Q&A sessions with some of Ghana's top entrepreneurs, held at university campuses; (ii) 'Entrepreneurs Go to Schools': Ghanaian entrepreneurs visited schools in and around Accra, to provide talks and Q&A sessions with primary and secondary school students; (iii) 'Start-up Weekend': 54 hour team-based entrepreneurial event to form, test, and pitch new start-up ideas.

Table 3.13 – Interview Questions Posed to Institutional Support Commentators

Section 1. INSTITUTIONAL CAPACITIES AND CONSTRAINTS
<p>What is the background to your institution, and how did it start up?</p> <p>What are the main goals and focus of your institution?</p> <p>What business support services does your institution focus on and why?</p> <p>In which locations does your institution provide these services?</p> <p>What support services do you offer your clients that you feel are unique?</p> <p>Are there other institutions providing similar support services to your institution?</p> <p>What other institutions do you work with, and in what capacity?</p> <p>What are the main constraints or challenges to your institution?</p> <p>Is there anything you would like to change about business support in your area / region / country?</p> <p>What are the future plans for your organisation?</p>
Section 2. INSTITUTIONAL CLIENTS
<p>Who are your main business support clients (socio-demographics, ages, nationalities)?</p> <p>How many clients do you help in a typical year?</p> <p>How has your number of clients changed over time?</p> <p>What types of businesses do your clients focus on?</p> <ul style="list-style-type: none"> • Main products and services? • Main sectors? • Micro / small / medium / large enterprises? • Local / regional / national / international operations? <p>What support services do your clients use most often and why?</p>

As was the case for interviews with migrant entrepreneurs, my interviews with institutional support commentators also constituted dynamic two-way conversations that allowed pre-determined themes to be discussed, as well as new themes to emerge. Where appropriate I also fed some of my initial findings from interviews with migrant entrepreneurs into my conversations with institutional support commentators, which served as a further form of data triangulation. Overall, this semi-structured interview process enabled institutional support commentators to share insights into migrant (and

some non-migrant) enterprise support and facilitation issues during conversations that typically lasted 45 minutes to 1 hour. Interviews were recorded and transcribed in verbatim form to enable detailed thematic coding and analysis, the details of which I discuss in *Section 3.4*.

3.3.5 IN-FIELD OBSERVATIONS IN LONDON, ACCRA, AND WARSAW

My evidence base also included multi-sited in-field observations, conducted during fieldwork periods of 9-month in London, 2-weeks in Accra, and 2-weeks in Warsaw. In-field observations were used to provide behavioural data on situational contextual effects and ‘hard-to-measure’ topics, which were independent of participants’ self-descriptions, feelings, and opinions (Burgess 2002; Gold 1958). In-field observations consisted of my own personal notes, observations, and photographs on individual migrant enterprise activities, as well as migrant entrepreneurs’ individual practices. These in-field observations were structured around three main themes: (i) migrants’ enterprise forms and functions; (ii) interactions between migrant entrepreneurs and their customers and workers; and (iii) interactions between migrant entrepreneurs and myself as a researcher. In-field observations of relevance to my key research questions on migrant enterprise patterns (RQ1), processes (RQ3), outcomes (RQ2), and support issues (RQ4) were recorded as hand-written notes and photographs, which were typed-up and collated for subsequent coding and thematic analysis (to be discuss in *Section 3.4*).

3.3.6 ANALYSIS OF SECONDARY SOURCES

My evidence base also included the analysis of secondary sources (Heaton 2008), which served two main research purposes. The first was to provide supplementary and comparative data with which to triangulate further my data on migrant enterprise collected from the research methods outlined in previous sections. The second purpose was to frame my overall research within its relevant academic/scholarly and policy/practitioner contexts. On this basis secondary sources were identified and used throughout my research planning, data collection, analysis, and write-up processes.

Secondary sources were accessed through online searches and downloads (e.g. digital archives, journal articles, websites), as well as through in-field searches (e.g. libraries, institutional premises). The range of secondary sources and publication types used in my research are summarised in *Table 3.14*.

Table 3.14 – Secondary Sources and Publication Types Used in My Research

SECONDARY SOURCE TYPE	PUBLICATION TYPE
Academic Research Institutions	Books Conference notes Peer-reviewed journal articles Research reports
Enterprise Institutions	Annual reports Company websites Marketing literature (e.g. brochures)
Enterprise Support Institutions	Institution websites Marketing literature (e.g. brochures) Research reports
Governmental Institutions	Green papers (e.g. HM Treasury) Policy publications (e.g. Department for Business, Innovation & Skills) Research reports Statistical data (e.g. Office for National Statistics) Websites (e.g. GOV.UK)

Overall then, my research methods and evidence base outlined in the previous sections constitute my multiple-methods, multiple-case study, multiple-analytical entry point approach, which I used to address my key research questions. While I have acknowledged my data collection limitations, I have also discussed the purposive (and pragmatic) methods used to overcome these limitations as far as possible, using the resources available to me. In the final section of this chapter, I

outline how I went about analysing my data and writing-up my findings in order to answer my key research questions.

3.4 DATA ANALYSIS AND WRITE-UP

3.4.1 THEMATIC ANALYSIS AND THEORY BUILDING

Following my data collection processes outlined above, I undertook a *thematic* analysis of my questionnaire, interview, and in-field observation data. Thematic analysis was used to develop hypotheses, statements, and propositions with regards to the patterns and mechanisms that best fit the data and, crucially, help explain it. This iterative explanation-building process involved four main stages. First, I coded my questionnaire responses, interview transcripts, and in-field notes through a process of open coding (Strauss and Corbin 1990). As I read and re-read my data I asked a series of questions of the data (see also McDowell 1998), in terms of the actors involved, their motivations and positionalities, and the geography of their spatial movements and relational capital flows *within* and *through* London. On this basis, I annotated the data and made detailed notes to generate a range of initial open codes, which prepared the data for more systematic thematic analysis. Second, I interpreted and combined initial open codes into overarching *themes* that most accurately represented the main patterns and mechanisms identified in the coded data (Boyatzis 1998). I recorded my initial insights, hypotheses, and explanations derived from these themes, which allowed me to develop provisional concepts and theories from my raw data. Third, I examined connections between the themes identified above through a process of axial coding (Strauss and Corbin 1990), examining themes in relation to one another. This process helped identify the causal mechanisms underpinning the patterns and relationships identified in the coded data. Fourth, I re-worked and integrated the themes to refine my provisional concepts and theories, taking the coded data and scrutinising hypotheses in an iterative explanation-building process, moving back-and-forth between research questions and evidence until a series of theories developed that best fit the data (following Tesch 1990; Yin 1994). In order to increase the robustness and credibility of my analysis, I also engaged in ‘member checking’, whereby selected

participants were contacted following the completion of their questionnaires and interviews, in order to verify the interpretations, meanings, and explanations that I had assigned to their experiences¹⁶. Whilst participants ‘do not have privileged access to the truth, they do have privileged access to their own opinions and meanings’ (Baxter and Eyles 1997, 514), and it is these experiences that my research findings are primarily based upon.

3.4.2 WRITING-UP AND PRESENTING DATA

During my write-up I wanted to preserve the context-rich ‘thick’ empirical data generated from my data collection and analysis processes, and I have strived to present the views and experiences of my research participants as they were communicated to me. I have selected and included verbatim quotes to highlight the key mechanisms and processes in participants’ own words, as well as my own interpretations of these data (see also Baxter and Eyles 1997; McDowell 1998). To draw out key comparisons within and across my samples of Ghanaian and Polish entrepreneurs, I have specified migrant entrepreneurs’ name, country of origin, enterprise name, and enterprise activity, corresponding to each quote included in the write-up. Similarly, for institutional support commentator quotes, I have specified these commentators’ institution and job title to make their enterprise support positionality clearly visible.

In order to present the material findings of my research, I start each empirical chapter with an overview of my core arguments in relation to previous migrant enterprise literatures. I then present my geographical analysis on the basis of its overlaps with, and divergences from, existing studies of migrant enterprise. In this way I frame my empirical findings and theoretical arguments in relation to their key academic/scholarly and policy/practitioner contexts throughout the write-up. Given the practicality and resource confines of my PhD research, my findings cannot be seen as ‘representative’ in a strict statistical sense (McDowell 1997). Instead, I argue

¹⁶ Member checking was completed with 5 Ghanaian and 5 Polish entrepreneurs in my research. These entrepreneurs’ experiences represented multi-sector enterprise activities within and through London. They also represented the most engaged/interested participants in my research.

that my research findings *are* representative to the level of *theory* (Yin 1994), given the steps I have taken to collect and analyse my migrant enterprise data using rigorous methodologies. As discussed in previous sections of this chapter, my rigorous methodologies include the triangulation of migrant enterprise data, collected and analysed from multiple-methods, sources, case studies, and analytical entry points; purposive sampling combined with pragmatic research strategies; and the use of member checking and interview quotations to illustrate explanations and meanings expressed in participants' own words, as well as my interpretations of these experiences (see also Baxter and Eyles 1997; James 2006).

Taken together, my discussion in this chapter therefore shows the ways through which I have sought to overcome some of the methodological limitations inherent in previous studies and, at the same time, to address my specific research questions on translocal migrant enterprise geographies using a robust methodological approach. In the following three chapters, I discuss the key material findings of my research. *Chapter 4* focuses on the patterns of Ghanaian and Polish enterprise in London, and the value that these enterprise activities create for varied stakeholders within and through London; *Chapter 5* focuses on Ghanaian and Polish migrants' enterprise formation and growth processes within and through London; and *Chapter 6* focuses on the issues of facilitating and supporting migrant enterprise across space.

**Re-Centring Migrant Enterprise Geographies:
Translocal Migrant Enterprise Within and Through London**

CHAPTER 4

**RE-CONCEPTUALISING THE VALUE OF MIGRANT ENTERPRISE
ACROSS SPACE**

“There is still a government bias towards certain businesses. They distinguish between ‘lifestyle’ and ‘growth’ businesses. Everything which is not a growth business is a lifestyle business, so anything like a restaurant, or a design studio, or a shop, or a cultural industry is a lifestyle business. The implication is that it has no value. The government and policymakers and investors need to start acknowledging the tremendous value to society, to community, that microbusinesses in their many forms can have... The social dimension has never been mentioned.” (Commentator interview with Armando Pardo, director of the Association of Community-Based Business Advice, London)

4.1 INTRODUCTION

In previous migrant enterprise literatures, the ‘value’ of migrant enterprise has most often been conceptualised within an *economistic*, *firm-centred*, and *national-scale* framework of value. In ‘ethnic/immigrant’ enterprise studies originating from Business-Management, scholars have most often focused on the *economic* value created by ethnic/immigrant enterprises in the form of revenues, profits, and employment creations within these entrepreneurs’ *host* countries in the Global North. In these studies the ethnic/immigrant enterprise economy has therefore been described as a dichotomous ‘two track affair’ (Ram and Jones 2008), segmented between ‘low-end’ and ‘high-end’ enterprises, on the basis of these enterprises’ *economic* value

creations (revenues, profits, employment)¹. Within this ‘two track’ economy, the analysis of ethnic/immigrant entrepreneurs’ practices has focused in turn on these entrepreneurs’ relative ability to ‘break out’ of low-end enterprise activities, and ‘break in’ to high-end enterprise activities (e.g. Curci and Mackoy 2010; Deakins et al 1997; Engelen 2001; Jones et al 1994; Ram et al. 2003). In addition to the majority of ethnic/immigrant enterprise studies that focus on *host*-country economic value creations outlined above, there are a smaller number of ‘returnee enterprise’ studies that focus on these entrepreneurs’ *home*-country economic value creations. These returnee enterprise studies have tended to focus on the economic value created by technically-skilled ‘elite’ entrepreneurs, who return home to establish high-technology enterprises in their host-country spaces, such as science parks and high-technology regions in the Global South (e.g. Ammassari 2004; Liu et al. 2009; Saxenian 2006). However, while returnee entrepreneurs in these studies may have moved across host and home country borders, their value creations in these conceptions do not, confined instead to economic value creations that remain bound *within* national-scale (home country) frameworks of value.

In contrast to the majority of ethnic/immigrant and returnee enterprise studies that focus on *economic* value creations in host or home countries outlined above, there are a smaller number of studies that highlight the *social* value of migrant enterprise to varying extents. Studies of ethnic/immigrant enterprise within Business-Management have highlighted the ‘social contributions’ of ethnic/immigrant enterprise, including the provision of mutual support; informal training systems and role models that promote entrepreneurial skills; and the circulation of information that alerts community members to relevant business and social opportunities (e.g. Bailey 1987; Ram et al 2008). Similarly, studies of ethnic/immigrant enterprise within Sociology have discussed the ‘non-economic effects’ of ethnic/immigrant enterprise, highlighting that ‘the social embeddedness of entrepreneurship...creates a unique social environment conducive to upward social mobility [that] plays a pivotal role in immigrant adaptation beyond observable economic gains’ (Zhou and Cho 2010, 83). In addition, studies of informal cross-border trading within Development

¹ Alternative terms used for ‘low end’ include ‘constrained’, ‘disadvantaged’, ‘labour intensive’, ‘marginal’, and ‘restricted’; alternative terms used for ‘high-end’ include ‘dynamic’, ‘gazelles’, ‘high-growth’, and ‘innovative’.

Geography/Studies and Anthropology have discussed the potential social value of women's informal cross-border trading on gender relations, women's empowerment, and women's contributions to household livelihood needs (e.g. Mandel 2004; Muzvidziwa 2001). The significance of the studies outlined above is that they go beyond a purely economic conception of value, to engage more explicitly with the *social* value of migrant (and ethnic-minority) enterprise. Further, their analyses of social value creations goes beyond a purely firm-centred perspective, to also consider the value of migrant enterprise from an *entrepreneur*-centred perspective. However, these studies continue to focus on the value of migrant enterprise created *within* national-scale frameworks. Thus, even if migrant entrepreneurs are conceptualised as mobile across space in these studies (e.g. cross-border traders), migrant entrepreneurs' value creations are not.

Taken together, previous studies of ethnic/immigrant enterprise, returnee enterprise, and informal cross-border trading outlined above provide only spatially *partial* conceptualisations of the value of migrant enterprise. This is due to previous studies' demarcations of 'value' into economic *or* social value, viewed from firm-centred *or* entrepreneur-centred perspectives, and analysed *within* national-scale (host or home country) spaces. Crucially, if we are to better understand the full and potential value of migrant enterprise then we require a spatially holistic translocal analysis of the economic *and* social value of migrant enterprise, viewed from firm-centred *and* entrepreneur-centred perspectives, and analysed *across space*. In what follows in this chapter, I expand on these core arguments in more detail. In the first part, I analyse the 'value' of Ghanaian and Polish enterprise activities *within* London, thereby engaging directly with the 'mainstream' economic, firm-centred, and national-scale frameworks most often used in previous studies. However, in the second part, I extend my analysis to re-examine the value of Ghanaian and Polish enterprise activities *within* and *through* London, which is created for migrant entrepreneurs, their families, and their co-national communities as forms of economic *and* social value, constructed relationally *across space*. In this way, I demonstrate the 'value added' to our understanding of migrant enterprise derived from a spatially holistic translocal analysis of value, rather than the spatially partial (trans)national scale variants typically used in previous studies.

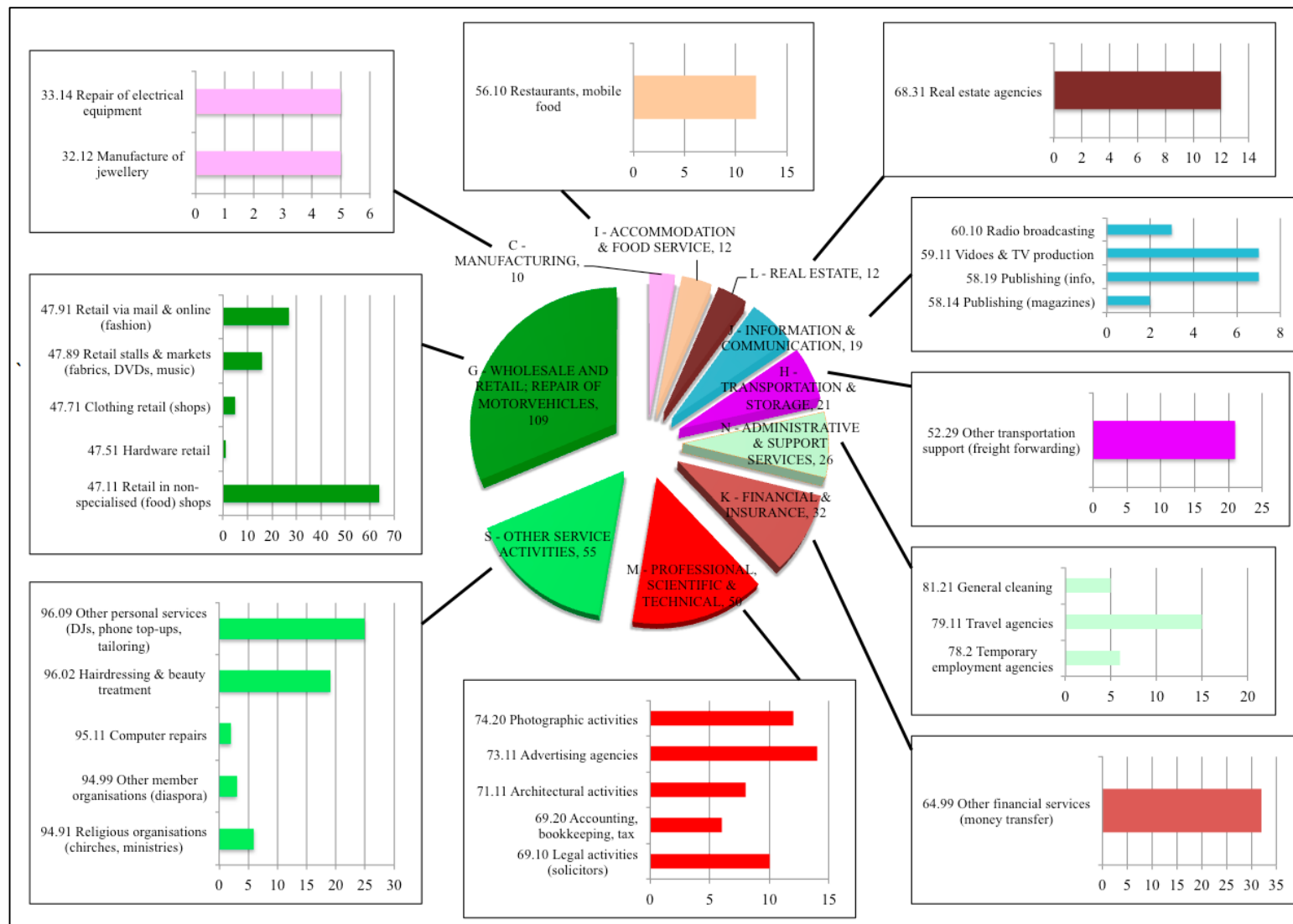
4.2 ANALYSING THE ‘VALUE’ OF GHANAIAAN AND POLISH ENTERPRISE ACTIVITIES WITHIN LONDON

In this section, my analysis focuses on documenting the ‘value’ of Ghanaian and Polish enterprise activities *within* London. In this way, I am explicitly engaging with the ‘mainstream’ economic, firm-centred, and national-scale value frameworks most often used in previous studies of migrant enterprise, which continue to hold sway within economic/enterprise practice and policy circles within the UK. In later sections, my analysis goes on to challenge these ‘mainstream’ conceptions of the value created by migrant enterprise. However, in order to go beyond these ‘mainstream’ value frameworks, it is important to first frame my analysis within them. On this basis, there are two parts to my ‘mainstream’ analysis in this section. The first part documents the patterns of Ghanaian and Polish enterprise activity *within* London found in my research; the second part estimates the ‘value’ of these Ghanaian and Polish enterprise activities to the UK’s national economy.

4.2.1 DOCUMENTING GHANAIAAN AND POLISH ENTERPRISE ACTIVITIES WITHIN LONDON

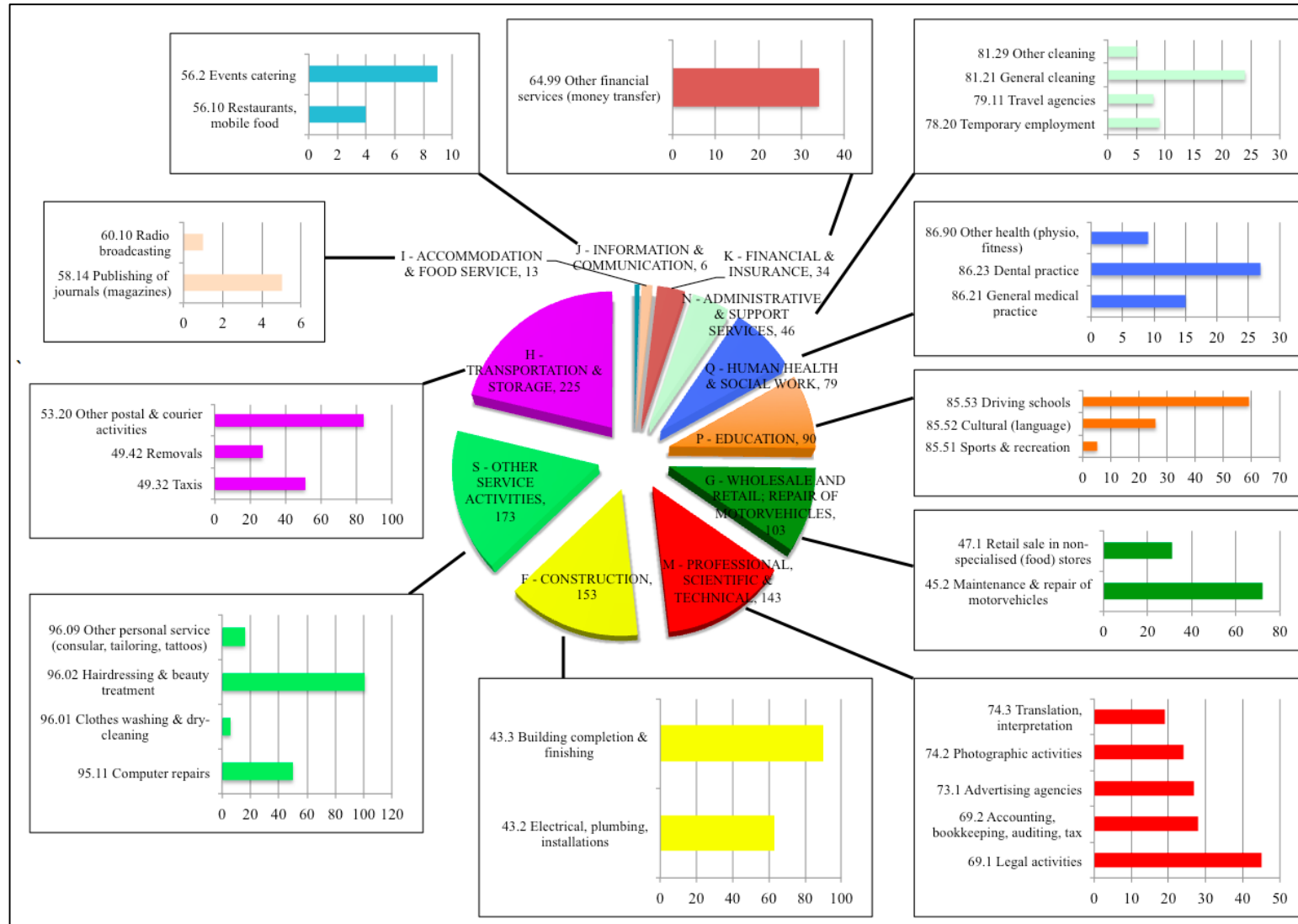
Using a triangulated multiple-methods and multiple-sources research approach, I was able to document a total of 346 Ghanaian and 1065 Polish enterprises operating within London (as discussed in *Chapter 3*). In order to begin to analyse the value of these Ghanaian and Polish enterprise activities within London, I have categorised them according to the UK’s Standard Industrial Classification of Economic Activity framework (UK SIC 2007) (as discussed in *Chapter 3.3.1.3*). *Figure 4.1* shows the patterns of Ghanaian enterprise activity within London, and *Figure 4.2* shows the patterns of Polish enterprise activity within London, as identified in my research. The pie chart graphics in the centre show the number of enterprise activities identified in each SIC section of the UK economy; the corresponding bar chart graphics show the number of enterprise activities found in each SIC group or class within that SIC section of the UK economy.

Figure 4.1 – Documenting the Patterns of Ghanaian Enterprise Activity Within London



[Source: Primary data from online and in-field sources]

Figure 4.2 – Documenting the Patterns of Polish Enterprise Activity Within London

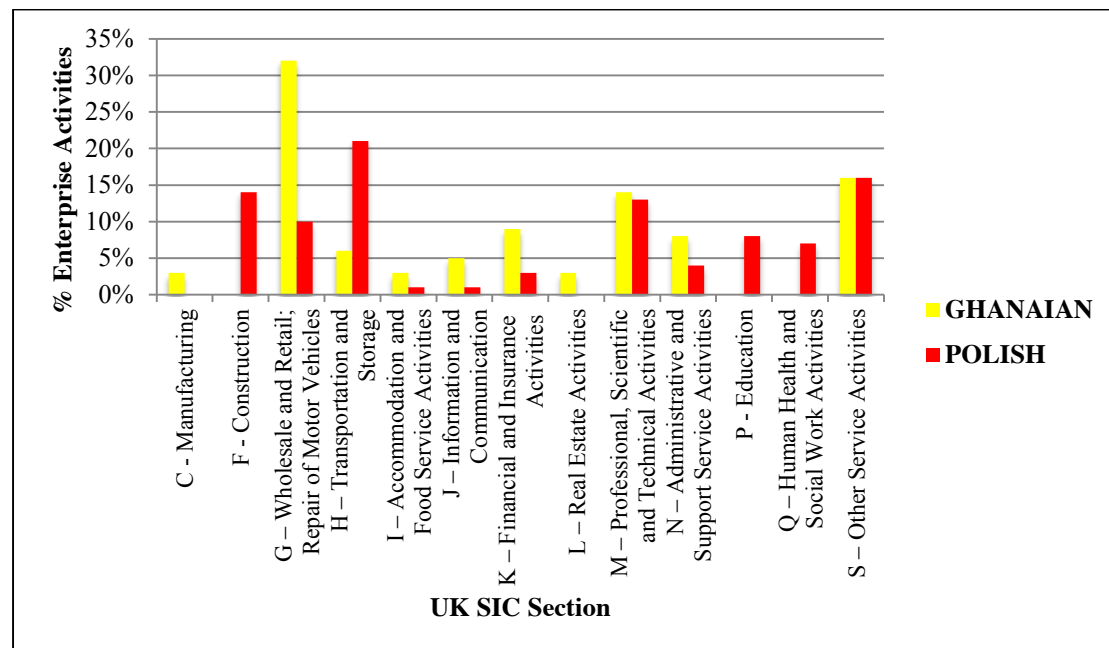


[Source: Primary data from online and in-field sources]

My findings reveal several important comparisons between the patterns of Ghanaian and Polish enterprise activity within London. First, Polish enterprise activities are numerically more significant than Ghanaian enterprise activities, with 1065 Polish enterprise activities identified in my research compared to 346 Ghanaian enterprise activities. The most significant Polish enterprise activity is 'hairdressing and beauty treatment' (101 enterprises, 9% of total); and among Ghanaian enterprise activities it is 'retail sales in non-specialised convenience goods shops', concentrated in particular within food, drink, and household goods shops (64 enterprises, 18% of total).

Second, Polish enterprise activities constitute a greater diversity of enterprise sectors than Ghanaian enterprise activities. While Polish enterprise activities are found to operate across 11 SIC sections and 31 SIC groups/classes, Ghanaian enterprise activities are found to operate across 10 SIC sections and 28 SIC groups/classes. Furthermore, Polish enterprise activities are more evenly distributed across sectors than Ghanaian enterprise activities, which are concentrated within fewer sectors. As *Figure 4.3* shows, Ghanaian enterprise activities are most concentrated within three SIC sections - Wholesale and Retail (32%), Professional, Scientific, Other Service Activities (16%), and Technical Activities (14%). These three SIC sections account for 62% of all Ghanaian enterprise activities found in my research. The equivalent three most significant SIC sections among Poles - Transportation and Storage (21%), Other Service Activities (16%), and Construction (14%) - account for 51% of all Polish enterprise activities identified in my research.

Figure 4.3 – Comparing the Sector Concentrations of Ghanaian and Polish Enterprise Activities Within London



[Source: Primary data analysis]

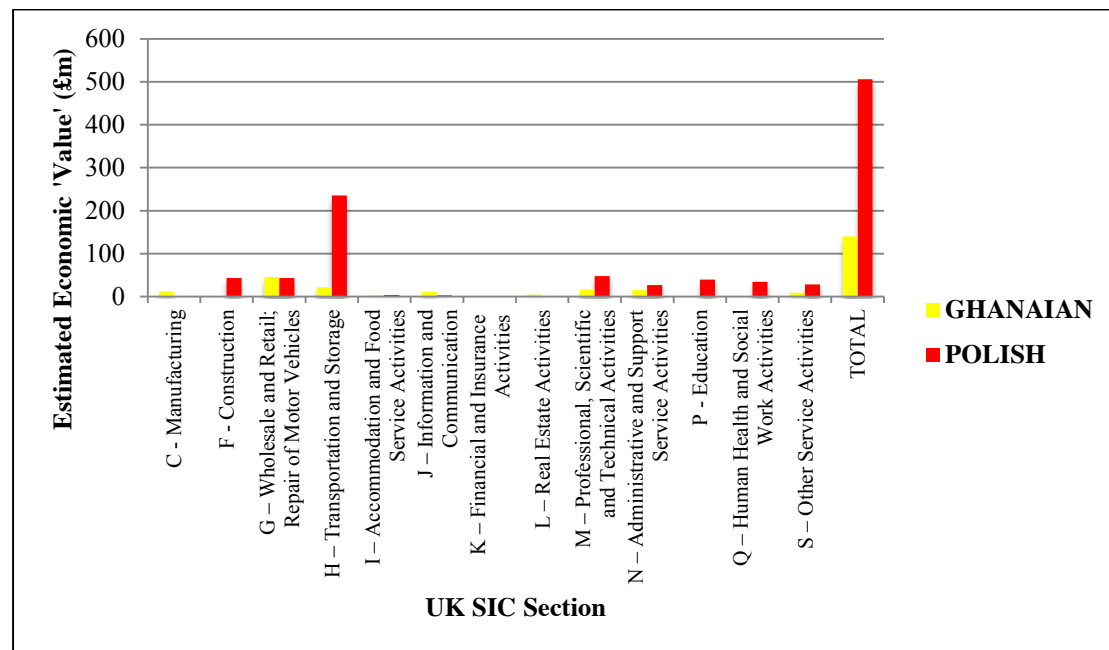
Taken together, my findings therefore show that Polish enterprise activities are numerically more significant and more sectorally diverse than Ghanaian enterprise activities within London. While these findings cannot claim to be ‘representative’ of all Ghanaian and Polish enterprise activities within London, they *are* representative of the migrant enterprise activities that became visible within the resource (time, money) constraints of my research. Thus, within these acknowledged limits my findings *do* show the comparative patterns of enterprise activity among two significant yet previously under-researched migrant groups within London. Indeed, previous studies of migrant enterprise in the UK have consistently noted the lack of any large-scale, readily available datasets on migrant enterprise activity (e.g. Bagwell 2008; Dassler et al. 2007; Deakins et al 2003; Jones et al. 2012). Thus, my findings directly address some of these knowledge gaps, in relation to Ghanaian and Polish migrant enterprise within London in particular. In the following section, I extend my analysis to estimate the ‘value’ of these Ghanaian and Polish enterprise activities within London, in relation to their estimated economic contributions to the UK economy.

4.2.2 ESTIMATING THE ‘VALUE’ OF GHANAIAN AND POLISH ENTERPRISE ACTIVITIES TO THE UK ECONOMY

In order to analyse the ‘value’ of Ghanaian and Polish enterprise activities to the UK economy, I took the number of Ghanaian and Polish enterprise activities in each SIC section of the UK economy (as shown in *Section 4.2.1*), and multiplied this number by the ‘approximate gross value added’ by an ‘average’ UK enterprise operating in that SIC section of the UK economy. The ‘approximate gross value added’ (aGVA) is the central measure used by the UK’s Office for National Statistics to measure an enterprise’s economic value contributions to the UK economy. It is calculated from the annual income generated by an enterprise in pounds, less their expenditure at basic prices, as estimated by the UK’s Annual Business Survey². In addition, the ‘average’ UK enterprise in my calculation is estimated using Annual Business Survey 2012 statistics to divide: (i) the total ‘approximate gross value added’ (aGVA) for each SIC section of the UK economy; by (ii) the total number of UK enterprises operating in that SIC section of the UK economy. While my analysis does not therefore document the *actual* economic ‘value’ of the Ghanaian and Polish enterprise activities within London, it serves instead as a proxy for estimating the *relative* economic ‘value’ of these enterprise activities. This is estimated in relation to the known economic ‘value’ contributions of the different SIC sections of the UK economy within which these Ghanaian and Polish enterprises operate. On the basis of my analysis outlined above, the relative economic ‘value’ of Polish enterprise activities within London (£506.2 million) was found to be 3.5 times larger than the ‘value’ of Ghanaian enterprise activities within London (£139.9 million) (*Figure 4.4*).

² The UK’s Annual Business Survey (ABS) collects annual financial information on UK enterprises that represent approximately 2/3rds of the total number of enterprises operating within the UK’s economy (ABS 2012).

Figure 4.4 – Estimating the Relative Economic ‘Value’ to the UK Economy of Ghanaian and Polish Enterprise Activities Within London



[Source: Primary data analysis]

On the basis of my analysis, Polish enterprise activities are therefore estimated to be significantly more economically ‘valuable’ (3.5 times) than Ghanaian enterprise activities are to the UK economy. Thus far, however, my analysis has been based on a ‘mainstream’ economistic, firm-centred, and national-scale conception of value. Typically, the dominant Business-Management studies in the literature do *not* go beyond this analytical juncture. Instead, the tendency is to take this ‘value’ framework for granted, and turn to analysing migrant enterprises as ‘high/low’ end, and migrant entrepreneurs as ‘breaking in/out’ of them. Instead, to go *beyond* these ‘mainstream’ frameworks of value in my analysis, I draw upon Lee’s (2006) framework of the ‘social relations of value’. This framework is based on ‘the shared or imposed understandings about the nature of value, Value, and values which establish the criteria through which the performance of economic geographies may be evaluated’ (2006, 416). Lee’s distinction between the three core concepts of ‘value’, ‘Value’, and ‘values’ underpinning the ‘social relations of value’ are outlined in *Table 4.1*.

Table 4.1 – Outlining the ‘Social Relations of Value’ Framework Based on value, Value, and values

value	Value	values
The often banal but vital life-sustaining things, ideas, relations and practices consumed, exchanged and produced in circuits of value.	Transcendent interpretations of the origins and nature of Value (such as those deriving from labour or energy Theories of Value, for example) brought to bear on, and contested in, the practice, performance and regulation of economic life.	The forms of life, relations, things, thoughts and practices that are held dear and are considered to be inalienable.

[Source: Lee 2006, 415]

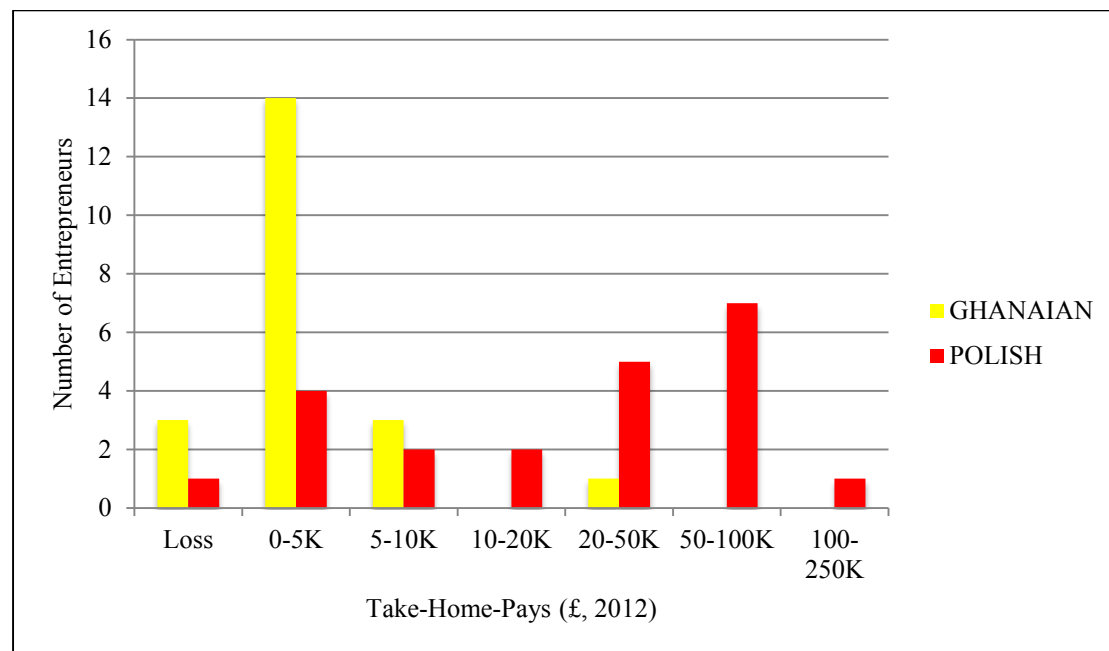
In the following sections, I use these core concepts of value, Value, and values to re-examine the value of migrant enterprise beyond the ‘mainstream’ frameworks used in the previous section, and instead from an entrepreneur-centred and spatially holistic translocal framework of value. Specifically, within and across my sample of 27 Ghanaian and 29 Polish entrepreneurs residing within London, I analyse the economic and social value created by these migrants’ enterprise activities *within* and *through* London. I focus on three key actors identified in my research for whom this value is created: (i) migrant entrepreneurs; (ii) migrant entrepreneurs’ families; and (iii) migrant entrepreneurs’ co-national communities.

4.3 THE VALUE OF MIGRANT ENTERPRISE FOR MIGRANT ENTREPRENEURS

One key part of the value of migrant enterprise is derived from the monetary incomes that it creates for its migrant entrepreneurs. *Figure 4.5* summarises the monetary incomes of the Ghanaian and Polish entrepreneurs in my research, in relation to their

‘take-home-pays’. The term ‘take-home-pays’ is used here to refer to the amount of money that Ghanaian and Polish entrepreneurs have available to them at the end of the year, derived from their enterprise product/service sales, after all other enterprise costs have been accounted for.

Figure 4.5 – Ghanaian and Polish Entrepreneurs’ Take-Home-Pays



[Source: Primary data analysis]

Figure 4.5 shows that Polish entrepreneurs derive more value than Ghanaian entrepreneurs from their enterprise activities in terms of take-home-pays. Polish entrepreneurs are concentrated in the higher income bands, with 13 of 22 (59%) Polish entrepreneurs reporting take-home-pays of £20,000 per year or more. By contrast, Ghanaian entrepreneurs are concentrated in the lower income bands, with 20 of 21 (95%) Ghanaian entrepreneurs reporting take-home-pays of £10,000 per year or less - an economic benchmark that Jones *et al.* have described as ‘sub-economic returns not comprising even a *living wage*, still less profitability’ (2012, 3167 my emphasis). In order to analyse Ghanaian and Polish entrepreneurs’ take-home-pays in relation to a ‘living wage’ benchmark in more detail, I calculated the estimated annual ‘living wage’ for an individual in London at £17,600. This was calculated from the minimum hourly wage required to live sustainably in London estimated by the

London Living Wage³ campaign (£8.80 per hour), multiplied by an estimated 40-hour working week in a 50-week working year. On the basis of my annual ‘living wage’ calculation in London (£17,600), I found that 20 of 21 Ghanaian entrepreneurs (95%) in my research have take-home-pays below the estimated ‘living wage’ in London. By contrast, 7 of 22 Polish entrepreneurs (32%) in my research have take-home-pays below the estimated ‘living wage’ in London. On the basis of these results alone, an economic firm-centred perspective might well conclude that many Polish enterprises and most Ghanaian enterprises provide only small amounts of economic ‘value’ or ‘sub-economic returns’ for their migrant entrepreneurs within London. However, my analysis shows several ways in which Ghanaian and Polish entrepreneurs derive additional forms of economic *and* social value from their enterprise activities, which stretch beyond the purely economic value of their ‘take-home-pays’ within London. These additional forms of value derive from migrant entrepreneurs’ personal fulfilment and ‘sense of satisfaction’; autonomy, flexibility, and ‘being your own boss’; and multiple-income livelihood strategies, each of which I discuss in more detail in the following sections.

4.3.1 PERSONAL FULFILMENT AND A SENSE OF SATISFACTION

Beyond the economic value of their take-home-pays within London outlined above, Ghanaian and Polish entrepreneurs in my research associated the value of their enterprise activities with a personal “sense of satisfaction”, derived from following their “passions” and doing something they “liked”, “loved”, “enjoyed”, or were “interested in”. Among Ghanaian entrepreneurs, this was typified by Nsoah who discussed the value of his Ghanaian restaurant/bar enterprise that derives from his non-monetary and personal forms of satisfaction:

“It is not sometimes only the money, it is the satisfaction, how well that idea has stood or gone that far, and how people come up to you and say you have done very well. And also the satisfaction that you see on other people’s faces, when they come here

³ The ‘Living Wage’ is an hourly rate set independently and updated annually, calculated according to the basic cost of living in the UK. Employers choose to pay the Living Wage on a voluntary basis (livingwage.org).

they enjoy your venue, the food and everything, that makes you feel well content with what you have achieved.” (Ghanaian entrepreneur Nsoah, restaurant/bar enterprise GOT)

Among Polish entrepreneurs in my research, similar forms of value were derived from non-monetary and personal satisfaction, illustrated for example by Donat, who highlighted the personal value derived from his removal enterprise in relation to “doing something that I like”, which Donat suggested was more valuable to him than money alone:

“For me the motivation was independence, money of course, but that is not the only thing, because if you like what you do then money is not everything. For the first time in my life I am doing something that I like.” (Polish entrepreneur Donat, removal enterprise FRV)

Taken together, my findings therefore show that Ghanaian and Polish entrepreneurs derive value from their enterprise activities in non-monetary and personal forms of fulfillment and satisfaction, which stretch their value creations beyond the purely economic conceptualisations of value typically used in previous studies.

4.3.2 AUTONOMY, FLEXIBILITY, AND BEING YOUR OWN BOSS

Ghanaian and Polish entrepreneurs in my research also derive value from their enterprise activities in relation to the personal autonomy, flexibility, and independence that it gives them. Among Ghanaian entrepreneurs, this was typified by Greg who derives value from ‘being his own boss’, which affords him the flexibility to manage his own time:

“It is good being your own boss, it is not so strict with time, it is more flexible, and if you need to take time off you can do that.” (Ghanaian entrepreneur Greg, fashion enterprise GNA)

Similarly, among Polish entrepreneurs the value of 'being your own boss' was typified by Irena who explained that she derives value from her design enterprise for which she is fully responsible, and the corresponding autonomy and flexibility that this affords her:

"Thinking about it now, I think the point is to have something to do really, kind of be fully responsible for it. Flexibility is great! You get up in the morning, you think okay you've got your to-do list, but then you can think of other things and try to implement them as you go, rather than work through procedures and policies. You are not working for anyone else and the thing that you notice is the speed and freedom of decision making. Me and my husband can make decisions very quickly and turn things around." (Polish entrepreneur Irena, design enterprise AMT)

In some cases, the value of migrants' enterprise activities was therefore also associated with overcoming the lack of autonomy, flexibility, or earning constraints inherent in these entrepreneurs' previous waged-employed activities. Among Ghanaian entrepreneurs, this process was typified by Ginny who explained that the transition from waged-employment to self-employment through the start-up of her solicitor enterprise has made her "much happier":

"I was working for a firm in Mayfair. It was hard work for not enough pay. They were messing me about really, and it got to the point where I had enough and I resigned. They were paying me £30,000 a year not £50,000 that they should have been. There is discrimination in the system. So I left and set up on my own, and I'm much happier for it." (Ghanaian entrepreneur Ginny, solicitor enterprise FMN)

Similarly, among Polish entrepreneurs the value of 'being your own boss' was typified by Mateusz who explained that his building enterprise enables him to overcome the flexibility constraints and income-generating limits associated with waged-employment:

"If you look at what it gives you, it gives you a lot. You can pay the rent, have enough money to support your family, go on holiday 3 times a year. You drive a nice car. You can meet with people for coffee like today or with friends. You don't have anyone

telling you what to do. Otherwise you can go work in an office, earn £40,000 or £50,000 if you are lucky, for the rest of your life, and know that this is all you are going to get.” (Polish entrepreneur Mateusz, building enterprise TRF)

Further, some Polish entrepreneurs highlighted that the autonomy and flexibility of ‘being your own boss’ allows them to “choose”, “balance”, or “make the trade off” between the amount of time they spend on generating income (i.e. economic value/values), versus the amount of time they spend with their families (i.e. social value/values). This was illustrated for example by Serafin, who explained that he chose to reduce the hours he worked for his courier enterprise in order to spend more time with his family:

“In my best year I made £75,000 turnover, due to taxes and VAT I made £35,000 profit, and that was the best year! After that, I was resigned to not doing big scale. Because everyone got paid and everyone got more money except me! Instead, I prefer to have a salary above average wage in the UK, and spend more time with my family. The salary lets me live an easy life. I say ‘easy’ but it is not always easy driving 18-19 hours, sleeping 5-6 hours then driving again. But when I was working hardest and making most money, it all got eaten by tax and VAT. So it is not worth it, I prefer to spend more time with my family instead.” (Polish entrepreneur Serafin, courier enterprise KAC)

Taken together, my findings therefore show that Ghanaian and Polish entrepreneurs also derive value from their enterprise activities in forms of autonomy, flexibility, and ‘being your own boss’. This aligns with sentiments voiced in other migrant entrepreneurial literatures over the last three decades (Jones et al. 2012, 3168), which acknowledge the value of enterprise activities from an entrepreneur-centred and social value perspective, rather than a purely firm-centred, economistic one.

4.3.3 MULTIPLE-INCOME LIVELIHOOD STRATEGIES

Related to the themes of autonomy and flexibility discussed above, Ghanaian and Polish entrepreneurs also derive value from their enterprise activities by combining

them with other income-generating activities as part of *multiple*-income livelihood strategies. Among Polish entrepreneurs, the value derived from enterprise activities within multiple-income strategies was more often related to ‘opportunity entrepreneurship’ (Acs 2006; Block and Sandner 2009). In these cases, enterprise activities represent an opportunity for Polish entrepreneurs to make extra incomes alongside their more regular, stable, or higher waged employment incomes. This process was illustrated for example by Bozena, who explained that her accountancy enterprise provides additional incomes to her higher-paid employment in another accountancy firm:

I don't want to rely only on my own source of income, I would have to study more, I am happy as it is at the moment. If I wanted to expand I would need different clients. Currently it is just workers, I would have to study so that I could work on rental accounts, capital gains, inheritance tax, which I am interested in. But working from here suits me well, I live here, no additional rent to pay. At the moment I earn more from my full-time job, it is supplement work for me.” (Polish entrepreneur Bozena, accountancy enterprise BPG)

Among Ghanaian entrepreneurs, the value derived from enterprise activities as part of multi-income livelihood strategies was more often related to ‘necessity entrepreneurship’ (Rosa et al 2006) than opportunity entrepreneurship. While Polish entrepreneurs supplemented higher waged-employment incomes with lower self-employment incomes i.e. out of opportunity, Ghanaian entrepreneurs tended to take on low-income waged-employment activities in order to supplement low enterprise incomes i.e. out of financial necessity. This was illustrated for example by Quentin, who explained that the low incomes from his food enterprise are supplemented by two part-time jobs, as well as the unpaid labour inputs from his wife, which help the enterprise to survive:

“The business is not my sole source of income. I work part-time three nights a week as a security guard, and I work five days a week in the shop, with some late starts covered by my wife so that I can get some sleep.” (Ghanaian entrepreneur Quentin, food shop GRS)

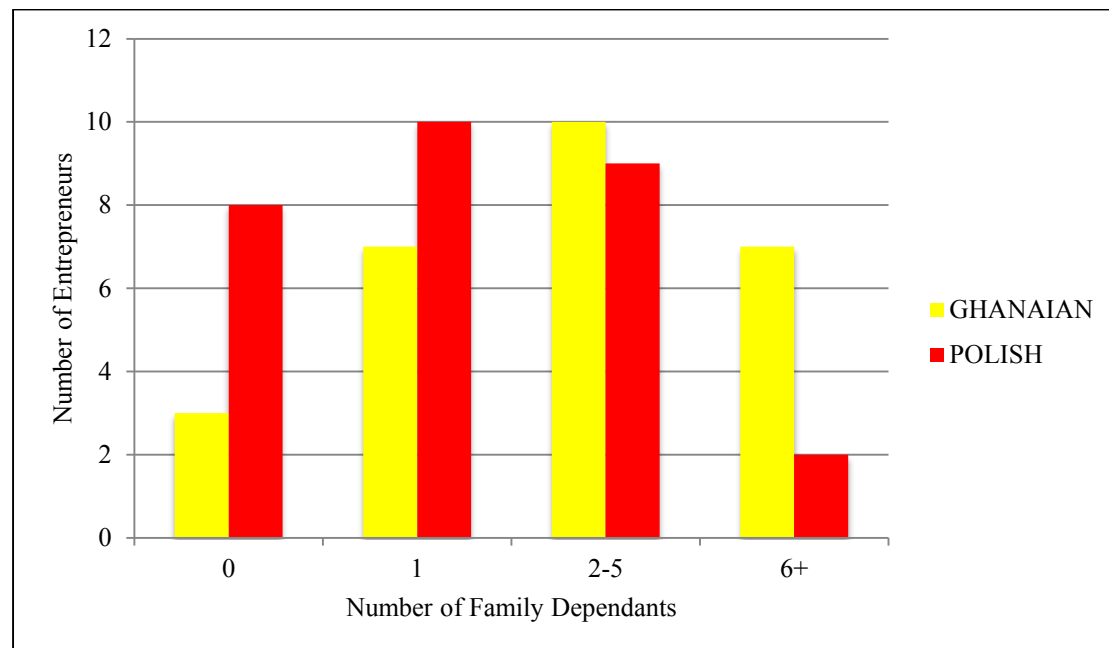
Taken together, the fact that some Ghanaian and Polish entrepreneurs combine their enterprise take-home-pays with waged-employment take-home-pays, suggests that migrants' enterprise activities are better understood within multiple-income livelihood strategies. Crucially, the value of migrants' enterprise activities within multiple income livelihood strategies is only visible from an *entrepreneur*-centered rather than a firm-centered analytical perspective on value. My findings therefore potentially align with Sociology and Anthropology studies that highlight the social and material advantages to be (potentially) gained through migration and entrepreneurship abroad, which Whitehouse (2011) describes in the African context for example as 'a vital part of the livelihood strategies of millions of ordinary migrants' (Whitehouse 2011, 106).

Overall then, my results in this section show that Ghanaian and Polish entrepreneurs derive value from their enterprise activities not *only* from their take-home-pays within London, but also from: (i) the personal fulfillment and satisfaction that enterprise activities bring them; (ii) the autonomy and flexibility associated with being your own boss; and (iii) the combination of enterprise and waged-employment incomes that constitute migrants' multiple-income livelihood strategies within London. Crucially, these personal forms of economic *and* social value are made visible from an *entrepreneur*-centered and *socially*-orientated perspective on value (see also Gibson-Graham 2008; Sinatti 2011; Steyaert and Katz 2004; Werbner 1999), rather than the firm-centered, economistic conceptualisations of value often used in previous studies of migrant enterprise.

4.4 THE VALUE OF MIGRANT ENTERPRISE FOR MIGRANT ENTREPRENEURS' FAMILIES

Another key part of the value created by migrant enterprise activities is derived from the livelihood support that enterprise incomes provide for migrant entrepreneurs' families. *Figure 4.6* summarises the number of family members supported by the Ghanaian and Polish entrepreneurs in my research.

Figure 4.6 – Number of Family Members Supported by Ghanaian and Polish Entrepreneurs



[Source: Primary data analysis]

Figure 4.6 shows that Ghanaian entrepreneurs support more family members through their enterprise activities than Polish entrepreneurs do. In total, 7 of the 27 Ghanaian entrepreneurs in my research (26%) support 6 or more family members, compared with 2 of 29 Polish entrepreneurs (7%); and 10 of 27 Ghanaian entrepreneurs (37%) support 2-5 family members, compared with 9 of 29 Polish entrepreneurs (31%). Furthermore, 8 of 29 Polish entrepreneurs (28%) have no family dependents, compared with 3 of 27 Ghanaian entrepreneurs (11%).

While Ghanaian entrepreneurs explained that enterprise take-home-pays enable them to support family members living *within* London, over half of the Ghanaian entrepreneurs in my research also reported sending part of their take-home-pays as financial remittances *through* London, in order to support family members at ‘home’ *in* Ghana. This process was typified by Nathan who explained that he sends small monthly remittances (£50/month) from his enterprise take-home-pays through London to his family members at ‘home’ in Accra, which are used to pay for his families’ school fees and medical care:

“I have parents, siblings, nephews, nieces in Ghana. It is the African thing to have extended family in Africa that rely on you. I would say that it is a big drain on resources, but you can’t shirk that responsibility, it is not an easy thing. Every month they are expecting remittances. They rely on it for school fees, illness and medical bills, and pension. They don’t have a pension so I am sending £50 a month, which is like a pension.” (Ghanaian entrepreneur Nathan, consular and recruitment enterprise RMA)

Nathan’s discussion of his ‘responsibility’ to family members in Ghana, their ‘reliance’ upon him, and their ‘expectance’ of financial remittances was strongly reiterated by other Ghanaian entrepreneurs in my research, who also regularly remit enterprise take-home-pays through London to family members at ‘home’ in Ghana:

“I do have family in Ghana, I send them money from my personal salary, I have done and I always will.” (Ghanaian entrepreneur Stephen, money transfer enterprise SAY)

“It is the African system to support relatives and children back home. I have four children back home in Ghana who I support.” (Ghanaian entrepreneur Quentin, food shop GRS)

“As with many Africans, you have people who rely on you for survival. I ship things to my family back home. This is from the business so it is business income really.” (Ghanaian entrepreneur Jeff, freight forwarding enterprise FAE)

In this sense, Ghanaian entrepreneurs’ family responsibilities in Ghana are indicative of what Mohan (2006) refers to as a broader ‘politics of obligation’ that stretches across space, consisting of ‘networks of affiliation’ and moral obligation that ‘connect Ghanaians in the UK to other Ghanaians outside Ghana and to those at home’ (Mohan 2006, 867). In his research, Mohan (2006) identifies several key institutions - families, clans, hometown associations, and religious organisations - through which Ghanaian migrants in the UK form and negotiate their identities and fulfill their socio-economic obligations across space. My findings show that enterprise activities are another key mechanism by-and-through which Ghanaian migrants fulfill their socio-economic obligations across space, specifically through the remittance of enterprise

take-home-pays to family members at 'home' in Ghana. Crucially, the value of migrant entrepreneurs' take-home-pays does *not* remain constant as they are remitted from the UK to family members at 'home' in Ghana. Instead, the purchasing power parity of Pounds Sterling earned from enterprise activities within London is *multiplied* across space as it is converted into Ghanaian Cedi and used for family members' livelihood consumptions in Ghana. The current Cost of Living Index estimates that the cost of living in Accra is 65% lower than in London (Numbeo Cost of Living Index). On this basis, Ghanaian entrepreneurs' take-home-pays become 1.5 times more economically valuable in purchasing power parity terms as they flow to family members at 'home' in Ghana. Thus, while Ghanaian entrepreneurs' take-home-pays may be smaller than Polish entrepreneurs' take-home-pays *within* London, my findings show that it is more *socially* accurate to include the added value of these take-home-pays remitted *through* London, which support family members at 'home' in Ghana⁴. These findings therefore potentially align with Development Studies and Development Geography literatures that emphasise the significance of migrants' remittances as 'development capital' in their *home* country spaces (e.g. De Haas 2005; Lindley 2007; Maimbo and Ratha 2005), rather than demarcating migrants' value creation within their host country spaces only.

In contrast to Ghanaian entrepreneurs discussed above, Polish entrepreneurs did not show a high tendency to remit take-home-pays to family members at 'home' in Poland. While Ghanaian entrepreneurs more often had family dependents in Ghana, Polish entrepreneurs had typically migrated to London as young adults without any family dependents in Poland. The absence of Polish entrepreneurs' family dependents in Poland was due to one of four scenarios in my research: (i) Polish entrepreneurs' family members (e.g. cousins, parents, siblings) were financially *independent* and therefore "didn't need my help"; (ii) Polish entrepreneurs' family dependents (e.g. children, parents, partners) had migrated with them to London; (iii) Polish entrepreneurs' had started a family (e.g. partners, children) once established in London, thus their family dependents were with them in London; or (iv) Polish entrepreneurs' did not have any family dependents in London, as typified by the case of Stefan who explained that:

⁴ See James and Vira (2012) for similar arguments on the geographical re-conceptualisation of the value of wages earned by Indian call centres workers.

“I keep private expenditures to a minimum. One day I will need a better payback, but for now I am single, not married, young, no kids. For now I can live on a lower level, and put money back into the business.” (Polish entrepreneur Stefan, garage enterprise ENA)

Due to a combination of these four scenarios, the remittance of take-home-pays to family members at ‘home’ in Poland was therefore *not* a significant creator of value among Polish entrepreneurs. There was a small number of Polish entrepreneurs who discussed sending “care packages”, “gifts”, and “presents” to family and friends at ‘home’ in Poland, but this did not represent significant financial support for family dependents in the same way as among Ghanaian entrepreneurs. The one exception among Polish entrepreneurs was the case of Irena, who explained that she supports her brother-in-law’s enterprise in Warsaw through her enterprise activities in London:

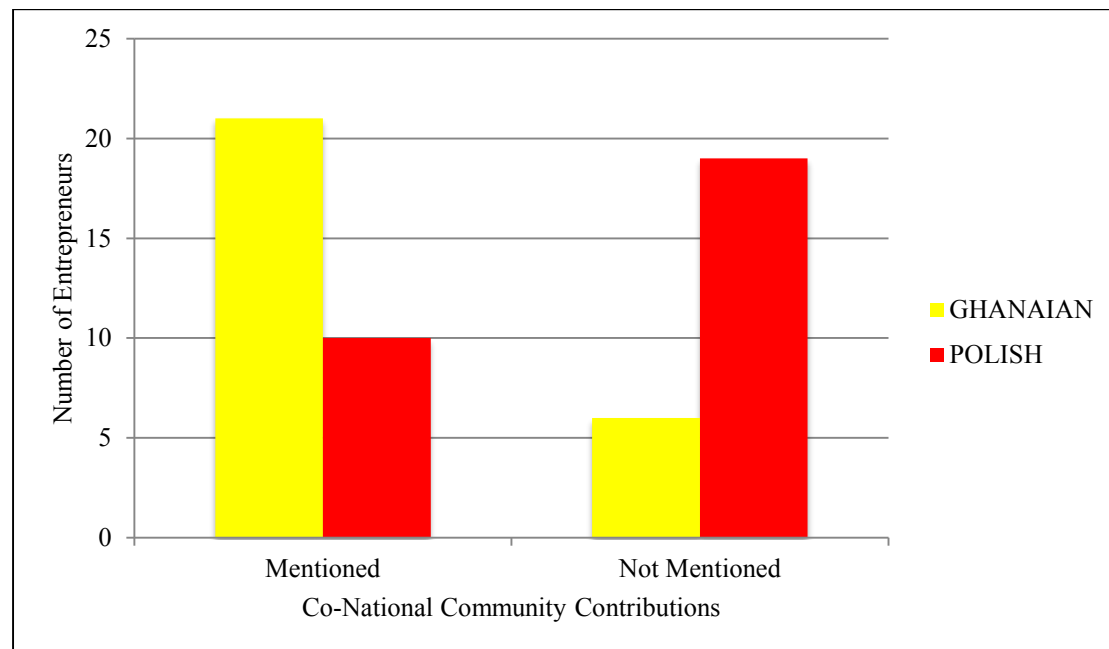
“We have a production line in Warsaw, which is family-owned by my brother-in-law in Poland. He has his own company in Poland. His business is aligned with ours, he started when we started. We want to give him enough work so that he works exclusively with us, and only manufactures for us. But when times are hard and in the recession, he has to do other local work in Poland.” (Polish entrepreneur Irena, design enterprise AMT)

However, even in this case Irena’s family support is not achieved through the remittance of take-home-pays, but instead through the purchase of her brother-in-law’s enterprise services. Thus, while Ghanaian entrepreneurs’ family support more commonly stretches *within* and *through* London to ‘home’ spaces in Accra and Ghana via take-home-pay remittances, the value of take-home-pays created for Polish entrepreneurs’ family members typically remained concentrated ‘at home’ within London. Thus, my findings show that the value of migrant entrepreneurs’ take-home-pay is fundamentally shaped by *where* ‘home’ is.

4.5 THE VALUE OF MIGRANT ENTERPRISE FOR MIGRANT ENTREPRENEURS' CO-NATIONAL COMMUNITIES

In addition to the value created for migrant entrepreneurs and their families discussed above, another part of the value of migrant enterprise derives from its co-national community contributions in varied forms. *Figure 4.7* summarises the number of Ghanaian and Polish entrepreneurs in my research who discussed the value of their enterprise activities in relation to co-national community contributions.

Figure 4.7 – Frequency of Ghanaian and Polish Entrepreneurs' Co-National Community Contributions



[Source: Primary data analysis]

Figure 4.7 shows that Ghanaian entrepreneurs mentioned the co-national community contributions of their enterprise activities more commonly than Polish entrepreneurs did. In total, 21 of 27 Ghanaian entrepreneurs (78%) mentioned co-national community contributions, compared with 10 of 29 Polish entrepreneurs (34%) in my research. In the following sections, I discuss the varied forms that Ghanaian and Polish entrepreneurs' co-national community contributions took in more detail.

4.5.1 THE VALUE OF GHANAIAN ENTREPRENEURS' CO-NATIONAL COMMUNITY CONTRIBUTIONS

Among Ghanaian entrepreneurs, their co-national community contributions occurred in three main forms. First, Ghanaian entrepreneurs contributed to their co-national communities at local scales *within* London, by providing “social hubs” for their co-national communities to socialise, meet-up, exchange ideas, information, and “do business”. In my research, these social hubs were identified in particular among Ghanaian hairdressers, food shops, consular advice (visa, passport) offices, and restaurant enterprises within London. These enterprises provide physical locations as well as products and services that create and maintain a ‘sense of community’ among their predominantly Ghanaian consumers *within* London. Further, some Ghanaian entrepreneurs highlighted that their products and services are used by consumers from outside London, thereby stretching their community value contributions *through* London to other parts of the UK. This was illustrated for example by Nathan’s consular advice enterprise in London, which serves as a “support base” for consumers from multiple cities across the UK:

“I would say that I am a support base for the Ghanaian community. If they need advice or to discuss something, they can come in and see me... People come from Manchester, Croydon, Birmingham, Northampton for advice and discussion.”
(Ghanaian entrepreneur Nathan, consular and recruitment enterprise RMA)

Similar forms of Ghanaian community support at the UK-wide scale were also illustrated by the Ghanaian money transfer enterprise UTK, which actively supports Ghanaian community events (e.g. concerts, food and drink festivals) within London and across other parts of the UK:

“The Ghanaian community in the UK is still relatively close knit, they have community events, and we support this along with other money transfer businesses.”
(Marketing manager, money transfer enterprise UTK)

In the cases of RMA and UTK outlined above, it can be seen that these enterprises’ engagements with their Ghanaian community is, first and foremost, an *economic*

engagement with community members as paying consumers. In this sense, these enterprises' co-national community contributions are underpinned by the aim of 'making money', for example through service provisions (e.g. RMA) or through events sponsorship and advertising (e.g. UTK). Even so, the *economic* value these enterprises derive *from* their co-national communities (as paying customers) does not negate the *social* value these same enterprises simultaneously create *for* their co-national communities. Thus, it can be seen that the domains of economic and social value are not mutually exclusive. Instead, they are better understood as a mutually constitutive continuum of economic *and* social value, underpinned by an equally relational set of economic and social values, some being more profit-orientated and some less so⁵.

Second, some Ghanaian entrepreneurs also create value for their co-national communities through the provision of *free* consumer services within London. These social enterprise activities are specifically motivated by the creation of *social* value for their Ghanaian communities, and therefore underpinned by a less profit-driven set of entrepreneurial values (see also Borzaga and Defourny 2004). This was illustrated for example by Daniel, whose events management enterprise organises free events for his local Ghanaian community within London, motivated by social value contributions rather than economic profits:

"It is community based, more social, profit doesn't even come into it. With our team we put on events for the Ghanaian community in the UK. The community is very vibrant, and we have events throughout the year. So entertainment wise, we ensure that the Ghanaian community has entertainment to fall on. It is about giving back to the community, it is not finance based. For example we are organising Ghana Youth Day, providing books, food, drink, so that the younger generation can learn about the history of Ghana. It is all paid for by sponsors and donations from the community, mainly the church." (Ghanaian entrepreneur Daniel, events enterprise AWB)

⁵ See for example Christen *et al.* (2004) for similar arguments in the context of microfinance's 'double bottom line', which combines economic and social value created from, and simultaneously for, microfinance institutions' entrepreneurial clients.

In this case, it can be seen that Daniel's social enterprise activity is also underpinned by the economic and social contributions of his local community church, which funds Daniel's community events in the first place. This reliance on additional sources of external funding was found to be common among other Ghanaian social entrepreneurs in my research. For example, Keith's social enterprise (GNI) provides free online advertising services for Ghanaian enterprises within London. However, Keith is only able to create value for his co-national community in this way because he and his team have "other jobs and other income" that support the operations of the GNI website:

"For the next 12 months we are not about making money. We want to find Ghanaian businesses and get them on there. It is a part-time project for everyone involved, they have other jobs and other income. The main aim for us and for me is to bring the community together. GNI is about informing the community, knowing where to go if you want to buy Ghanaian clothes, Ghanaian food, Ghanaian fashion, all of that. If you are a Ghanaian lost in a new country it is a resource so that you know where your people are, and where to go to get what you need." (Ghanaian entrepreneur Keith, advertising website GNI)

Similarly, Annabelle's social enterprise (GLK) creates value for the Ghanaian community within London through the provision of free enterprise training services for young Ghanaian and other African entrepreneurs within London⁶. Annabelle explained that the value her social enterprise activity creates is not derived in the form of monetary profit, but rather in the form of "social impact", "self-confidence" and "self-worth". Again, Annabelle is only able to achieve this value creation as her social enterprise activities are financially supported by a National Lottery Fund grant:

"We don't make profit, we rely on National Lottery funding. Our social impact is our profit. For example one of our success stories is a Ghanaian lady, she is about 22 years old, and after our training she made a business plan and won a £2000 grant to develop her natural skin care business, which we see as profit. We could say that £2000 is ours, but we don't really operate like that, you can't put a price on things

⁶ GLK's training focuses on entrepreneurs between the ages of 18 and 25 years old.

like self-worth and confidence.” (Ghanaian entrepreneur Annabelle, networking and training enterprise GLK)

Thus, it can be seen that the co-national community value created by Ghanaian entrepreneurs and their social enterprise activities is associated with non-profit value/values such as “helping” and “supporting” the community, “self-worth”, and “confidence”. This value is created through the provision of services such as advertising (e.g. GLK), entertainment (e.g. AWB), and education/training (e.g. GNI) to *non-paying* consumers, within these entrepreneurs’ local and co-national communities in London. In order to create these forms of value, social entrepreneurs often rely on additional incomes from waged-employment activities, sales of paid enterprise services, or charitable donations and grants from external funders, in order to maintain their social enterprise activities.

Third, my research found that in cases where sufficient resources are available, Ghanaian entrepreneurs show a strong desire to create value for their co-national communities not only within London, but also *through* London for their ‘home’ communities *in* Ghana. This was typified by the fashion enterprise IRG, which has used its enterprise incomes from t-shirt sales in London to launch a “social development volunteering programme” in Ghana. The programme engages Ghanaian community members in the UK and Ghana to volunteer at children’s orphanage projects in Ghana over 1-2 week periods each year. As one of the programme’s founders Jeremy explained, the programme is motivated by the socially-orientated desire to “give back” to the local community in Ghana:

“We really wanted to create a platform for people that want to give back, as there was nothing like this before. We do this through the orphanage and school project. It is a way for people to relate to Ghana, to have a perspective, to physically give back to the Ghanaian community.” (Ghanaian entrepreneur Jeremy, fashion enterprise IRG)

Similarly, the awards enterprise UAG has used enterprise incomes from its awards events in London to establish a children’s charity project in Ghana, motivated by the

social value contributions of children's education and disease awareness programmes in Ghana:

"We have our own charity - the Children's Foundation. It is set up to provide children of different ages with free education and amenities. We value education and we know that by making it possible for children to go to school, the closer we will get to reduce the level of illiteracy in some parts of Ghana. We also look at various diseases and how we can create awareness. This year we are focusing on Autism, it is an area where we need a lot of support and sponsorship" (Director, UAG)

The case of UAG again shows that social enterprise and charitable activities require "support and sponsorship" to enable their co-national community contributions across space. However, even among Ghanaian entrepreneurs who did not yet have sufficient resources to provide social/charitable services to their communities, these forms of social value creation were still highlighted as a specific aim for the future. This was typified by Greg who explained that he was "looking forward to giving back to the community" once he has sufficient entrepreneurial resources to do so:

"The aim with the business is to branch out in the sense of the community, to help the young generation, help people set-up their own businesses or charities. So it is not just about making money, keeping it to yourself and your family and that's it. I want to give back to the community as well, which is one of the main things that I will be looking forward to." (Ghanaian entrepreneur Greg, fashion enterprise GNA)

In this sense, it can be seen that Ghanaian entrepreneurs' networks of affiliation and moral obligation (Mohan 2006) not only include their *family* obligations across space (as discussed in Section 4.3.2), but also their *community* obligations across space. The obligation to create social value for their Ghanaian communities was articulated by these entrepreneurs' desire to "give back", "contribute", "help" and "support" their co-national communities where possible. This social value was created in practice through *business* enterprises and the sale of products/services to paying co-national consumers, as well as through *social* enterprises and services to non-paying co-national community members *within* London, as well as *through* London connecting to these entrepreneurs' 'home' communities *in* Ghana. In previous studies, Mazzucato

(2008) has referred to the ‘double engagement’ of Ghanaian migrants who simultaneously contribute to and invest in their host (Netherlands) and home (Ghana) countries. This ‘double engagement’ is achieved through investments in housing, business, education, and family donations in Ghana, at the same time as ‘participating in the Dutch economy at the neighbourhood, city, and national level’ (2008, 199; see also Kabki et al 2004). However, my findings suggest that Ghanaian entrepreneurs’ community contributions should not be reduced to a ‘double engagement’ between host and home countries. Instead, they are better understood as *multiple* engagements with, and value creations for, these entrepreneurs’ co-national communities that stretch *across space*.

4.5.2 THE VALUE OF POLISH ENTREPRENEURS’ CO-NATIONAL COMMUNITY CONTRIBUTIONS

In line with Ghanaian entrepreneurs discussed above, Polish entrepreneurs also contribute to their co-national communities *within* London in several ways. Like Ghanaian enterprises, Polish enterprises also provide “social hubs” for their co-national communities within London. This was the case among Polish food shops in particular, which provide Polish consumer items, Polish magazines and newspapers, as well as information boards with advertisements for accommodation, job offers, and items for sale within the local area. Taken together, these food shops’ product and service offerings help create and maintain a “sense of community” among their local Polish consumers within London. Further, this sense of community is not only created within physical spaces such as Polish food shops in London, but also within *online* spaces such as Polish websites, which help further create and maintain a “sense of community” among Poles in London and the UK. This was typified by Justyn and his Polish community website LDE, which provides business adverts, accommodation and events information, news, automotive, and personal adverts, thereby acting as an online social and business hub for the Polish community in the UK:

“We are like this tuba of the Polish community in the UK, if something is going on, they come to us, we can communicate this information across... We have created the events section for example, we keep contact with several event organisers, with the

culture institute, embassy, Polish organisations - if there are any events from rock concerts to classical music, whatever it is, we place information in our events section... For Polish entrepreneurs, businesses, we provide free advertising for them. Every new business coming to us, we give them free space on our website in the initial period to try and help them grow.” (Polish entrepreneur Justyn, advertising website LDE)⁷

Similarly, the multimedia enterprise SAI has helped create and maintain a “sense of community” for Poles in the UK through its Polish magazine and website publications, as well as through the organisation of Polish cultural events such as film screenings and concerts in London:

“Every year we run different events as well, we have concerts twice a year, in Shepherds Bush. We also have a current project to get Polish films into English cinemas. We’ve launched and promoted 5 or 6 films so far. These are the big films in Poland and this is what people want to see.” (Polish marketing manager, multimedia enterprise SAI)

As was the case with Ghanaian enterprises, even though these Polish enterprises’ community engagements are underpinned by profit-orientated motives, it does not negate the *social* value they create *for* their co-national communities, for example in the form of physical and online business and social hubs for the Polish community within London and the UK (e.g. LDE, SAI). Indeed, this continuum of mutually constitutive economic and social value was re-iterated by Izolda who pointed out that the community support contributions of her solicitors enterprise is a fundamental part of how she conceptualises her own entrepreneurial ‘success’:

“It is a business, you can’t survive without profit, we would not be here. But the social is more important than the economic, in terms of how you value your work and yourself. Monetary return is important but not the only success. With the legal profession, there is a tangible benefit for the people I represent and help. We are able

⁷ Indeed, LDE’s role as a social and business hub for the Polish community in the UK is further supported by LDE’s website user statistics, which currently report 500,000 unique website visitors per month, 350,000 registered users, and 10,000 new adverts posted per month.

to help them both professionally and personally.” (Polish entrepreneur Izolda, solicitor enterprise ADS)

This continuum of economic and social value created for Polish entrepreneurs’ co-national communities was further re-iterated by Maryla, owner-manager of the only registered social enterprise in my sample of Polish enterprises. In this case, Maryla highlighted the social value aims of her enterprise activity within the Polish community, which focuses on providing better representation for potentially exploited Polish craftsmen in London and the UK:

“Polish self-employed workers are often exploited, not paid any wages. For our members, money is paid on a weekly basis. If the workers are not paid, we take it to the small claims court... We want to strengthen the UK community, that is the hope, but it won’t happen overnight. There are self-reliant communities with Polish shops, churches, but this can create ghettos and fortress Polish communities. Long-term, this is not good for social cohesion. The main issue is one of trust. We want to help them be part of the wider community, so that it is not an isolated community, but instead part of the mainstream.” (Polish entrepreneur Maryla, recruitment enterprise PON)

Taken together, my findings show that while Polish entrepreneurs less frequently mentioned their co-national community contributions than Ghanaian entrepreneurs did (as shown in *Figure 4.7*), some Polish enterprise activities are still found to create important forms of economic and social value for their co-national communities. This value is created in particular by food shops, websites, magazine publications, and recruitment enterprises, which help create and reinforce a “sense of community” among Poles within London and the UK. However, in cases where Polish enterprises do create value for their co-national communities, these contributions are typically confined *within* London and the UK. Thus, in contrast to Ghanaian entrepreneurs, Polish entrepreneurs’ community contributions do *not* stretch to these entrepreneurs’ home-country spaces in the same way.

4.6 THE VALUE OF MIGRANT ENTERPRISE: TOWARDS A SPATIALLY HOLISTIC TRANSLOCAL RE-CONCEPTUALISATION

In previous migrant enterprise literatures, the value of migrant enterprise has been conceptualised within spatially partial frameworks, which tend to demarcate between economic *or* social value, viewed from firm-centred *or* entrepreneur-centred perspectives, and analysed within *national*-scale (host or home country) spaces (as discussed in *Section 4.1*). Within these spatially partial frameworks, the value of migrant enterprise has most commonly been confined to *economic* value creations (e.g. revenues, profits, employment) *within* migrant entrepreneurs' *host*-country economy. In the first part of my analysis, I have explicitly engaged with this 'mainstream' value framework to show that Polish enterprise activities are 3.5 times more economically 'valuable' than Ghanaian enterprise activities within London, in relation to their contributions to the UK's national economy (as discussed in *Section 4.2*).

However, in the second part of my analysis, I have used a 'social relations of value' (Lee 2006) framework to go beyond these 'mainstream' frameworks and re-examine the value of Ghanaian and Polish enterprise activities across space. My findings illustrate three key points of departure from previous studies. First, the value of migrant enterprise is not demarcated between economic *or* social value creations, but is better understood as a mutually constituted continuum of economic *and* social value creations. For Ghanaian and Polish enterprise activities in my research, these enterprises' value creations include economic (monetary) forms of take-home-pays within multi-income livelihood strategies, as well as social (non-monetary) forms of charity, education and training services, information sharing, personal fulfilment, and the provision of co-national products/services within business/social community hubs.

Second, the continuum of economic and social value created by migrants' enterprise activities is *not* fixed to a single firm unit of analysis. Instead, it becomes visible from firm-centred *and* entrepreneur-centred perspectives simultaneously. Among Ghanaian and Polish entrepreneurs, this multi-actor perspective reveals the value of migrant enterprise activities for migrant entrepreneurs (*Section 4.3*), as well as migrant

entrepreneurs' family members (*Section 4.4*), and migrant entrepreneurs' co-national communities (*Section 4.5*).

Third, the value of migrant enterprise is *not* confined exclusively within migrant entrepreneurs' national-scale (host or home country) spaces. Instead, the value of migrant enterprise stretches *across space*. Crucially, this value does not remain constant as it flows across space, but is instead constructed relationally by different actors within and across localities. Among Ghanaian and Polish entrepreneurs, this *translocal* understanding of value is most clearly illustrated by the differentiated value of migrant entrepreneurs' take-home-pays across space. For example, the value of Ghanaian entrepreneurs' lower take-home-pays within London is multiplied *through* London as remittances for family members at 'home' in Ghana; while the value of Polish entrepreneurs' higher take-home-pays remains concentrated *within* London. Thus, the value of migrant entrepreneurs' take-home-pays very much depends on *where* 'home' is for different migrant entrepreneurs.

Taken together, my findings therefore demonstrate the 'value added' to our understanding of migrant enterprise, derived from a spatially holistic translocal framework of value. In contrast to the economistic, firm-centred, and national-scale conceptualisations of value most often used in previous studies, **my work re-conceptualises the value of migrant enterprise as economic *and* social value, created for multiple actors (e.g. entrepreneurs, families, communities), who consume and simultaneously construct this value relationally within multiple localities that stretch across space.** In the following chapter, I extend my analysis to discuss *how* migrant entrepreneurs' create this value in more depth, with a specific focus on Ghanaian and Polish migrants' enterprise practices that stretch across space.

**Re-Centring Migrant Enterprise Geographies:
Translocal Migrant Enterprise Within and Through London**

CHAPTER 5

**UNPACKING TRANSLOCAL MIGRANT ENTERPRISE PRACTICES:
CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES**

'Even now, there is only limited research into and understanding of the spatial organisation of entrepreneurship and entrepreneurial activity in economic geography, particularly in a transnationalising context.' (Yeung 2009, 212)

5.1 INTRODUCTION

Previous migrant enterprise literatures have provided only geographically partial frameworks for understanding migrant enterprise practices. As discussed in *Chapter 2*, the geographical partiality of previous studies has been caused by their demarcations in the spatialities and/or temporalities of migrant entrepreneurs' capital mobilisations and personal mobilities in varied ways. Ethnic/immigrant enterprise studies within Business-Management, Sociology, and Economic Geography have focused on migrant entrepreneurs' capital mobilisations and personal mobilities *within* these entrepreneurs' host countries in the Global North (e.g. Kloosterman et al 1999; Waldinger et al. 1990). However, these studies say little about migrant entrepreneurs' capital mobilisations and personal mobilities *across* national borders in the Global North and South. Transnational enterprise studies within Business-Management, Sociology, and Economic Geography have focused on migrant entrepreneurs' capital mobilisations *across* these entrepreneurs' host and home country borders (e.g. Carmichael et al 2010; Morawska 2004). However, migrant entrepreneurs' capital mobilisations are assumed to be *uni*-directional from home (Global South) to host (Global North) country, rather than *multi*-directional across Global North and South spaces. Furthermore, migrant entrepreneurs' personal

mobilities are assumed to be ‘historic’ or ‘static’, having moved from home to host country ‘once and for all’. Returnee enterprise studies in Business-Management and Economic Geography have also focused on migrant entrepreneurs’ capital mobilisations *across* these entrepreneurs’ host and home country spaces (e.g. Ammassari 2004; Black and Castaldo 2009). However, migrant entrepreneurs’ capital mobilisations are again assumed to be *uni-directional*, this time from host (Global North) to home (Global South) country spaces, rather than *multi-directional* across Global North and South spaces. Furthermore, migrant entrepreneurs’ personal mobilities are again assumed to be ‘historic’, this time having returned from host to home country ‘once and for all’. Informal cross-border trading studies in Development Geography/Studies and Anthropology have focused on migrant entrepreneurs’ on-going capital mobilisations and personal mobilities across these entrepreneurs’ home and host country spaces. However, these entrepreneurs’ capital mobilisations and personal mobilities are mainly conceptualised across national borders *in* the Global South, rather than across *and* within national borders in the Global South *and* Global North.

Taken together, previous analyses of migrant entrepreneurs’ capital mobilisations and personal mobilities outlined above therefore provide only spatially partial conceptualisations of migrant enterprise practices, which are demarcated within or across *national-scale* spaces in the Global North and/or Global South. As my analysis in *Chapter 4* shows, the value of migrant enterprise is *not* confined exclusively within national-scale spaces, but is instead created for migrant entrepreneurs, their families, and their co-national communities *across space*. Thus, **if we are to better understand how migrant entrepreneurs create this value in the first place, then we require a spatially holistic translocal conceptualisation of migrant enterprise practices, based on migrant entrepreneurs’ translocal capital mobilisations and personal mobilities that stretch across space.**

In what follows in this chapter, I expand on these core arguments in more depth. First, I outline a ‘forms-of-capital’ approach to migrant enterprise practices, which has been commonly used in previous literatures to analyse migrant entrepreneurs’ mobilisations of human-cultural capital, social capital, and financial capital. Within this forms-of-capital framework, I focus on the practices of Ghanaian and Polish

entrepreneurs living in London to illustrate the ways in which these entrepreneurs' capital mobilisations stretch across spaces within and through London. Further, I highlight the ways in which these migrant entrepreneurs' capital mobilisations are causally shaped by their corresponding personal mobilities across spaces within and through London. In this way, I construct a spatially holistic understanding of *translocal* migrant enterprise practices, which goes beyond the national and transnational scale 'forms-of-capital' frameworks used in previous studies, and instead conceptualises migrant entrepreneurs' translocal capital mobilisations and personal mobilities that stretch across space.

5.2 A FORMS-OF-CAPITAL APPROACH TO MIGRANT ENTERPRISE PRACTICES

In relation to my research on migrant enterprise geographies, it can be seen that studies within Development Geography and Economic Geography have engaged effectively with Bourdieu's forms-of-capital approach to analyse migration and entrepreneurship as *separate* processes across space. Studies of *migration* within Development Geography (and Migration Studies) have used a forms-of-capital approach to highlight the ways in which migrants' economic, social, and cultural capitals are mobilised, converted, and depleted across 'transnational habitus' and 'transnational social spaces' comprising host, home, and intermediary countries (e.g. Kelly and Lusi 2006; McIlwaine 2012). At the same time, studies of *entrepreneurship* within Economic Geography (and Business-Management) have used a forms-of-capital approach to analyse entrepreneurs' relative abilities to mobilise economic, social, human, and cultural capitals ('entrepreneurial capital') for enterprise formation and growth (e.g. Brush et al. 2001; Firkin 2003). Within both these geographical sub-disciplines then, a forms-of-capital approach has been used to analyse effectively migration and enterprise as *separate* processes. However, due to a lack of inter-disciplinary 'trading' between studies of migration within Development

Geography (and Development/Migration Studies¹) on the one hand, and studies of entrepreneurship within Economic Geography (and Business Management) on the other, there is a relative dearth of geographical forms-of-capital studies on these two processes in *combination* as migrant enterprise (as discussed in *Chapter 2.3*).

Instead, existing studies that use a forms-of-capital approach to analyse migrant enterprise have originated within Business-Management and Sociology (rather than Geography). These studies have used a forms-of-capital approach to analyse migrant entrepreneurs' capital mobilisations *within* these entrepreneurs' host country. For example, Vershinina *et al.*'s (2009) forms-of-capital analysis of Polish migrant enterprise in Leicester (UK) suggests that:

‘We can clearly see the ways in which forms of [social, cultural, and economic] capital are used to create different entrepreneurial activities that are time bounded and relate to the period of entry into the UK [of] Polish immigrant entrepreneurs *within* this geographically bounded area.’ (Vershinina *et al* 2009, 14-15 my emphasis)

Similarly, Ram *et al.*'s (2008) forms-of-capital analysis of Somali migrant enterprise in Leicester (UK) states that:

‘An adequate understanding of business dynamics requires an appreciation of how Somalis mobilise different forms of [social, human, and financial] capital *within* a given political, social and economic context.’ (Ram *et al* 2008, 427 my emphasis)

However, in contrast to previous studies that analyse migrant entrepreneurs' capital mobilisations *within* their host country only, my analysis in this chapter uses a forms-of-capital approach to analyse Ghanaian and Polish entrepreneurs' capital mobilisations *within* and *through* their host country localities, in my case within and through London (UK). Clearly, migrant entrepreneurs' capital mobilisations are not

¹ Studies that use ‘asset-based’, ‘resource-based’, and ‘livelihood’ approaches within Development Geography/Studies (e.g. Krantz 2001; Moser 2008; Sen 1999) have considered similar forms-of-capital but ‘by a different name’, again highlighting the lack of inter-disciplinary trading within Geography as a discipline.

separate from the socio-cultural and institutional structures within and through which they (attempt to) move (as discussed in *Chapter 2.4.3*). Thus, my analysis in this chapter acknowledges a range of structural factors among Ghanaian and Polish entrepreneurs, including comparative immigration statuses, lengths of stay in the UK, country of origin languages, and market conditions of supply/demand. In this sense, I fundamentally agree with the dynamic agency-structure approaches used within some Business-Management and Sociology studies (e.g. Kloosterman et al 1999; Morawska 2004). However, by focusing on the practices (i.e. agency) of migrant entrepreneurs, as discussed by Ghanaian and Polish entrepreneurs themselves, my aim in this chapter is to provide a spatially holistic translocal re-conceptualisation of their agency-structure dynamics, rather than the spatially partial (trans)national scale conceptualisations used in previous studies.

On this basis, my analysis in the remainder of the chapter is structured around the three key forms of capital used in previous studies of migrant enterprise: (i) human-cultural capitals²; (ii) social capitals; and (iii) economic capitals (following Nee and Sanders 2001). Taking each of these three key forms of capital in turn, I analyse their mobilisations across spaces within and through London, practiced by Ghanaian and Polish entrepreneurs living in London. Further, I show that migrant entrepreneurs' capital mobilisations are inherently linked to these entrepreneurs' personal mobilities across space. In reality, migrant entrepreneurs' capital mobilisations are not neatly demarcated into three separate forms of capital. Instead, migrant entrepreneurs' forms of capital represent a continuum of mutually constituted human-cultural, social, and economic capitals, which are mobilised in multiple, overlapping, and inter-related forms. However, my demarcation of migrant entrepreneurs' forms of capital is used as an analytical tool to unpack the geographies of migrant entrepreneurs' complex capital mobilisations in a way that specifically highlights my overlaps with, and divergences from, previous studies of migrant enterprise. It is this process which enables me to *re-centre* our understanding of migrant enterprise practices, moving away from the spatially partial (trans)national scale frameworks used in previous studies, and instead towards a spatially holistic translocal understanding of migrant

² Following Nee and Sanders (2001), my use of 'human-cultural' capitals as a combination of 'human' and 'cultural' capitals is explained at the start of the *Section 5.3*.

enterprise practices, which I discuss in more detail in the concluding section of this chapter.

5.3 MIGRANT ENTREPRENEURS' HUMAN-CULTURAL CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

The concept of '*cultural capital*' is discussed in existing migration and sociology studies in three inter-connected forms: (i) 'institutional cultural capital' that refers to educational qualifications, work skills, and language skills; (ii) 'embodied cultural capital' that refers to accents, ethnicity, and race; and (iii) 'objectified cultural capital' that refers to physical equipment, dress, and cultural goods or objects (Bourdieu 1986; Kelly and Lusi 2006). At the same time, the concept of '*human capital*' is discussed in entrepreneurship literatures in relation to investments in education, as well as the accumulation of job experiences, skills, and attributes that can generate economic returns in the labour market (Becker 2009; Benhabib and Spiegel 1994). While Bourdieu (1986) critiques the concept of 'human capital' on the basis of its firm-centred economic approach, there is some clear overlap between the concepts of 'human capital' and 'cultural capital' as both refer to individual human competencies and capabilities that are acquired through processes of learning. On this basis I use the term *human-cultural capital* to emphasise the cultural components of human capabilities (following Nee and Sanders 2001), which have particular relevance to unpacking migrant enterprise practices across space.

In previous literatures, migrant entrepreneurs' human-cultural capital mobilisations have been only partially theorised in several ways. As discussed in *Chapter 2*, ethnic/immigrant enterprise studies within Sociology in the 1970s and 1980s focused on 'ethnicised' forms of human-cultural capital, emphasising 'cultural traits' and 'ethnic resources' underpinning ethnic/immigrant enterprise practices (e.g. Light and Bonacich 1991; Alejandro Portes and Manning 1986). Critiques that emerged in the 1990s and 2000s rightly point to the 'fallacy of ethnic exceptionalism' inherent in these early ethno-cultural studies (Ram and Jones 2008). On the one hand, scholars have highlighted the potential for 'ethnic' forms of human-cultural capital to be variably advantageous *and* disadvantageous for ethnic-minority entrepreneurs (e.g.

Barrett et al 1996). On the other hand, scholars have highlighted that ‘ethnicity’ is only one of multiple facets of an individual’s identity (e.g. age, ethnicity, gender, race, religion, and so on) that intersect to determine the human-cultural capital resources available for entrepreneurship (e.g. Wang 2012; Werbner 1999). While these studies advance beyond deterministic ‘ethno-cultural’ frameworks, they continue to conceptualise migrant entrepreneurs’ human-cultural capital mobilisations within *national*-scale frameworks, practiced by ‘ethnic/immigrant’ entrepreneurs who remain ‘static’ or ‘embedded’ *within* their host-country spaces. In contrast to these spatially partial frameworks used in previous studies, my analysis in the following sections highlights the ways in which Ghanaian and Polish entrepreneurs mobilise human-cultural capitals *across space* within and through London, underpinned by these entrepreneurs’ historic and on-going cross-border mobilities in varied ways.

5.3.1 GHANAIAN ENTREPRENEURS’ HUMAN-CULTURAL CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

My analysis suggests that Ghanaian entrepreneurs’ human-cultural capital mobilisations are causally underpinned by differentiations in *where* these migrants ‘grow up’ i.e. where they gain their educations and lived experiences of business/social life, which shape their subsequent enterprise activities in varied ways. In my research, the main differentiations were found between: (i) Ghanaian entrepreneurs who grew up in Ghana prior to arrival in the UK; and (ii) Ghanaian entrepreneurs who grew up in Ghana prior to leaving *and* in the UK after arriving. In the following sections, I discuss the differentiated human-capital mobilisations and enterprise activities within and across these two groups of Ghanaian entrepreneurs in more depth.

5.3.1.1 GROWING UP IN GHANA, DURABLE HUMAN-CULTURAL CAPITALS, AND ENTERPRISE RE-ARTICULATIONS

Many of the Ghanaian entrepreneurs in my research highlighted that they ‘grew up’ in Ghana. Here, the notion of ‘growing up’ in Ghana is associated with these migrant

entrepreneurs' lived experiences *in* Ghana prior to arrival in the UK. Part of these lived experiences includes primary, secondary, and sometimes higher education qualifications gained at learning institutions (schools, colleges, universities) in Ghana, as well as waged-employment and self-employment experiences in Ghana. Another part of these lived experiences includes social and family events, recreation and leisure, and day-to-day living in Ghana prior to migration. Taken together, Ghanaian entrepreneurs' lived experiences *in* Ghana prior to migration led to the formation of long-lasting or 'durable' (Bourdieu 1986) forms of human-cultural capital. These durable human-cultural capitals were discussed by Ghanaian entrepreneurs in terms of "being Ghanaian", "being from Ghana", and "what life is like in Ghana", including knowledge of Ghanaian cultural 'norms' such as clothing, food, language, music, politics, religion, sport, and so on. When migrants who grew up in Ghana subsequently moved to the UK, their durable human-cultural capitals moved with them, as forms of Ghana-derived human-cultural capitals, in institutional forms (e.g. education qualifications) and embodied forms (e.g. language, skills, knowledge).

Upon arrival in London, Ghanaian entrepreneurs who grew in Ghana found that their Ghana-derived human-cultural capitals did *not* necessarily have the same utility when applied in the UK. In fact, Ghanaian entrepreneurs who grew up in Ghana suggested that enterprise formation was unattainable or undesirable shortly after arrival in London, due to the relative depletions of these entrepreneurs' human-cultural capitals across space³. This process of human-cultural capital depletion upon arrival in the UK was typified by Rufus who described the "gloomy" and "daunting" prospects of enterprise formation upon arrival in London when you "don't know your terrain":

"To move abroad and set up a business is just a gloomy prospect when you don't know your terrain, you haven't been there before, you have no idea, except you've seen the place on TV, so it is kind of a very daunting challenge. So in the first 7 years I was here, I was working in factories, clothing factories, changing jobs here and there, and afterwards, as a mini-cab driver, while I was just assessing my prospect of

³ The notion of capital 'depletion' has been commonly used in Development Geography literatures to refer to migrants' capital reconfigurations over time (e.g. 1st versus 2nd generation migrants). However, I use the term 'depletion' in my research to refer to capital reconfigurations over time *and* across space. In some cases, migrant entrepreneurs are mobilising the same human-cultural capitals over time, yet their ability to leverage this capital is reconfigured across space, depending on *where* capital is used.

moving on to self-entrepreneurship.” (Ghanaian entrepreneur Rufus, mobile phone enterprise OBT)

Rufus’ case is illustrative of most other Ghanaian entrepreneurs in my research who grew up in Ghana and then engaged in low-skill, low-waged employment activities prior to starting their enterprise activities, due to relative depletions of human-cultural capitals (e.g. skills, knowledge, confidence) upon arrival in the UK. Indeed, my results suggest that Ghanaian entrepreneurs’ periods of waged-employment prior to enterprise formation are often substantial, with the average ‘lag time’ time between arrival and enterprise formation found to be 13.5 years among Ghanaian entrepreneurs who grew up in Ghana⁴. During these ‘lag time’ periods of living and working in London, Ghanaian entrepreneurs accumulated additional forms of human-cultural capitals (e.g. skills, knowledge, confidence) from “being in London/the UK”, which they subsequently mobilised to start-up their enterprise activities within London. In turn, these Ghanaian entrepreneurs’ start-ups tended to be concentrated in the same sectors (e.g. retail, personal services) as their waged-employment experiences i.e. building on the knowledge and experience (human-cultural capitals) that they had acquired in the UK.

In previous Business-Management studies, the fact that Ghanaian entrepreneurs’ start-ups are concentrated in the same sectors as their waged-employment experiences in London/UK would typically be analysed as a case of ‘entrepreneurial reproduction’ confined *within* these entrepreneurs host-country spaces. This process of ‘entrepreneurial reproduction’ within national-scale frameworks has been described by Iyer and Sharipo as the process by which ‘[ethnic] entrepreneurs perform a familiar activity and attempt to bring added value to their services or products through operational efficiency’ (1999, 95; in Volery 2007). Crucially however, my analysis shows that Ghanaian entrepreneurs do not simply ‘reproduce’ enterprise activities that are familiar to them from *host-country* spaces within the UK. Instead, Ghanaian entrepreneurs are also found to *re-articulate* enterprise activities from their *home-country* spaces within Ghana. *Figure 5.1* illustrates three examples of Ghanaian

⁴ Here, migrant entrepreneurs who ‘grew up’ in Ghana are defined as those who arrived in the UK as adults (>18 years old) following the completion of all primary, secondary, or higher educations in Ghana.

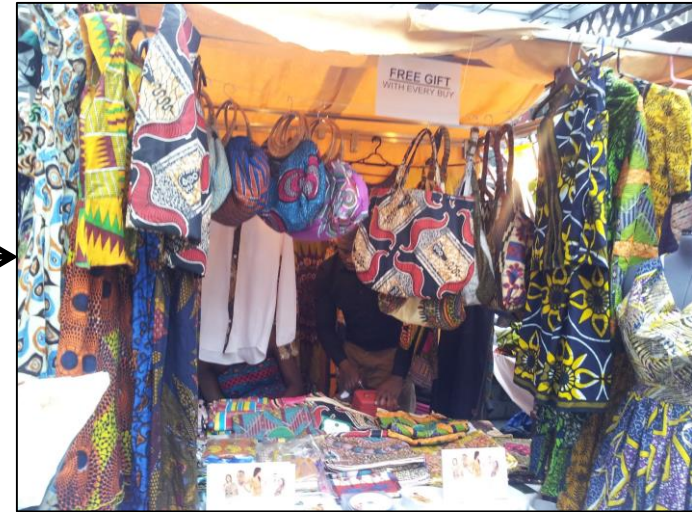
entrepreneurs' re-articulations stretched across host and home country spaces, whereby these entrepreneurs' knowledge of enterprise activities derived *in* Accra (durable human-cultural capitals) have been mobilised to re-articulate these enterprise activities *in* London.

Figure 5.1 – Ghanaian Migrants' Enterprise Re-Articulations: Durable Human-Cultural Capitals Stretched Across Space

IN ACCRA, GHANA

IN LONDON, UK

**FASHION
ENTERPRISE:**



**HAIRDRESSER
ENTERPRISE:**



Figure 5.1 (Continued)

IN ACCRA, GHANA

IN LONDON, UK

FOOD RETAIL
ENTERPRISE:



[Source: photographs from in-field observations in Accra and London]

The enterprise activities shown in *Figure 5.1* have not been formed by the same individual entrepreneurs in Accra and London. Instead, they are illustrative of the knowledge (human-cultural capital) flows from Accra to London, which underpin some Ghanaian migrants' enterprise activities in London. These knowledge flows are clearly visible in *Figure 5.1* as forms of *objectified* cultural capitals such as product types and designs, advertising images, signage, colours, and premises layouts that are typically produced by entrepreneurs *in* Accra, which have been selectively re-articulated by Ghanaian entrepreneurs *in* London. Furthermore, Ghanaian entrepreneurs in London have not only re-articulated objectified cultural capitals, but they have also re-articulated forms of *embodied* cultural capitals from Ghana. This was most evident among Ghanaian food retail, restaurant, and hairdressing enterprises in my research, which have taken business/social spaces typically produced in Accra/Ghana, and selectively re-articulated these business/social spaces in London. The reproduction of embodied and objectified cultural capitals was illustrated for example by Belinda, who explained that her Ghanaian restaurant, bar, and catering enterprise (STA) in London is based on re-articulating the business/social spaces and even the name of the 'chop bar' she visited regularly while growing up in Accra:

"I do everything Ghanaian. The name is from Ghana, it is the name of a place we used to go to in Osu where I grew up in Accra. It is a place where you can eat, drink, dance, it's called a 'chop bar'. Everyone that hears the name knows it's from Ghana." (Ghanaian entrepreneur Belinda, restaurant and bar enterprise STA)

Belinda's case is indicative of other Ghanaian entrepreneurs in my research who also used *names* for their enterprise activities that were associated with a shared identity, history, or cultural narrative derived from Ghana. These are shown in *Table 5.1*.

Table 5.1 – Ghanaian Enterprise Names and their Cultural Significations

ENTERPRISE NAME	CULTURAL SIGNIFICANCE / MEANING	ENTERPRISE TYPE
Adom Trading	Adom is a common boys name in Ghana, which means ‘help from God’ or ‘God’s blessing’; Adom is also the name of a major Ghanaian television channel and radio station	Food retail
Akwaaba	Welcome (in Ghanaian)	Events managements
GB Ghana Boy	Makes specific reference to the country of Ghana	Fashion design/retail
Ghana Links	Makes specific reference to the country of Ghana	Advertising website
Jollof Pot	Jollof is a popular dish (rice, tomatoes, onions, spices) originating in West Africa, and commonly eaten in Ghana	Catering
Me Firi Ghana	I Am From Ghana (in Ghanaian)	Fashion design/retail
New Malata Market	Malata Market is a large, open-air street market located in Accra, Ghana	Food retail
The Gold Coast	Former name for Ghana under British colonial rule, prior to the formation of Ghana as an independent nation state in 1957	Restaurant and bar

The enterprise names shown in *Table 5.1* have therefore been chosen by Ghanaian entrepreneurs to re-articulate a sense of shared identity or ‘communal embeddedness’ (e.g. Berger and Gainer 2000) with their customers, derived from “being Ghanaian” but in London. This was illustrated for example by Nsoah, who explained that the provision of his restaurant and bar services within London relied on the knowledge of Ghanaian food, language, and culture that he associated with “being Ghanaian”:

“I think being a Ghanaian - especially providing a service where permanently you get a high percentage being Ghanaians - is a very important factor, because you need to understand the food, the culture, the language as well... Being Ghanaian definitely does help with the service that we provide.” (Ghanaian entrepreneur Nsoah, restaurant and bar enterprise GOT)

Thus, Nsoah’s case further highlights forms of durable human-cultural capitals accumulated in Ghana, which are selectively re-articulated through enterprise activities within London. This process was similarly identified among Ghanaian hairdressers, clothing and fabric stalls, food and grocery shops, money transfer shops, and travel agencies in my research. In this way my findings therefore potentially align with studies of human-cultural capitals within Sociology, such as Stoller’s (2010) research that finds ‘West African traders in New York City have built cohesive and effective multinational trading networks, in part through selling a *simulated* Africa to African Americans’ (i, my emphasis). My findings also potentially align with studies of human-cultural capitals within Economic/Cultural Geography, which emphasise ‘commodity cultures’ and ‘multicultural capital’ underpinned by transnational networks, or what McEwan *et al.*’s (2005) research on Chinese and Indian entrepreneurs in Birmingham (UK) refers to as ‘the global in the city economy’ (see also Massey 1991 on London’s ‘global sense of place’). In my research it is not the case that Ghanaian entrepreneurs *only* have human-cultural capitals derived from Ghana to draw upon when forming their enterprises within London, as Ghanaian entrepreneurs clearly also use human-cultural capitals derived in London/UK after arrival. Indeed, entrepreneurs’ Ghana-derived and UK-derived forms of human-cultural capital are not mutually exclusive, they are mutually constitutive⁵. Rather, my findings suggest that the *durability* of migrants’ Ghana-derived human-cultural capitals means that they are often re-articulated through Ghanaian migrants’ enterprise forms and functions within London.

The durability of migrants’ Ghana-derived human-cultural capitals can be explained in part by the creation of self-reinforcing circuits of human-cultural capital within London. These self-reinforcing circuits are created and maintained as Ghanaian

⁵ This is discussed further in the following section (5.3.1.2).

enterprises, that are owned/managed by Ghanaian entrepreneurs and their workers, are found to sell Ghanaian products/services to Ghanaian customers. These self-reinforcing circuits were particularly evident among Ghanaian food shops in my research, whose self-reinforcing circuits of human-cultural capital have left these food shops unchanged in form or function for long periods of time, up to 20 years in some cases. In this sense my findings therefore potentially align with some of the ‘ethnic enclave’ and ‘ethnic economy’ concepts used in previous Business-Management studies, which highlight the self-reinforcing circuits of human-cultural capital within spatially clustered ‘ethnic/immigrant’ economies (e.g. Portes and Manning 1986; Waldinger 1993). However, in contrast to these studies that rarely analyse human-cultural capital flows beyond host country spaces and national borders, my results suggest that Ghanaian entrepreneurs reinforce their human-cultural capitals *across* host/home country borders. This cross-border reinforcement of human-cultural capitals occurs in part as ‘virtual’ mobilities (e.g. Wilding 2006) in the form of regular cross-border email, telephone, and Skype communications with friends and family in Ghana. In total, 84% of Ghanaian entrepreneurs in my sample reported regular contact with family or friends in Ghana at least once a month. In addition, cross-border reinforcements are also underpinned by ‘real’ mobilities (e.g. Hiller and Franz 2004), which take place in the form of regular back-and-forth visits (e.g. flights) to business/social spaces in Ghana. This was illustrated for example by Quentin, who explained that he regularly visited Ghana to “see what’s going on there” in terms of enterprise opportunities:

“Life is here, but I’m always going to Ghana, I go at least three times a year. I see what’s going on there, what opportunities, what’s new, and I’m back-forth, back-forth, like that.” (Ghanaian entrepreneur Quentin, food shop GRS)

Quentin’s case is indicative of the majority of Ghanaian entrepreneurs (79%) in my research who visited Ghana at least once a year. Taken together, these virtual and real mobilities across space help to reinforce the durability of entrepreneurs’ Ghana-derived human-cultural capitals, which in turn underpin these migrants’ enterprise (re-)articulations within London.

5.3.1.2 GROWING UP IN GHANA AND THE UK, FLEXIBLE HUMAN-CULTURAL CAPITALS, AND CREATIVE ENTERPRISE

The significance of migrant entrepreneurs' human-cultural capital mobilisations and personal mobilities across space outlined in the previous section, is further evidenced by another set of Ghanaian entrepreneurs who grew up in Ghana *and* the UK. These entrepreneurs were born in Ghana, and spent their early years growing up in Ghana, but then left Ghana with their families at a younger age, and continued 'growing up' in the UK. As a result, these entrepreneurs accumulated 'hybrid' forms of human-cultural capitals derived in Ghana *and* the UK. *Table 5.2* summarises Ghanaian entrepreneurs' 'hybrid' forms of Ghana-/UK-derived human-cultural capitals identified in my research.

Table 5.2 – Ghanaian Entrepreneurs' 'Hybrid' Forms of Ghana-/UK-derived Human-Cultural Capitals

	IN GHANA	IN UK
BEFORE MIGRATION TO UK	<ul style="list-style-type: none"> • Personal experiences of growing up in Ghana • Early education experiences from primary and secondary school in Ghana. 	
AFTER MIGRATION TO UK	<ul style="list-style-type: none"> • Personal experiences of 'life in Ghana' during back-and-forth visits and holidays with friends and family (i.e. temporary migrations) to Ghana. 	<ul style="list-style-type: none"> • Personal experiences of growing up in UK • Further education experiences at secondary school, college, and university in UK • Work experiences (following or during educations) including internships, waged-employment, and self-employment in UK • Some experiences of 'Ghanaian culture' and 'life in Ghana' (e.g. fashion, food, music) from within socio-cultural networks (e.g. friends, family, colleagues) and institutional networks (e.g. school, church) in UK.

[Source: questionnaires and in-depth interviews]

The combinations of lived/learned experiences in Ghana and the UK outlined in *Table 5.2* therefore create less durable/fixed and more *flexible/hybrid* forms of human-cultural capital. In turn, Ghanaian entrepreneurs mobilise these flexible/hybrid forms of human-cultural capital to start-up more *creative* enterprise activities. Ghanaian entrepreneurs' creative enterprise activities differ from Ghanaian entrepreneurs' enterprise re-articulations (*Section 5.2.1.1*) in several ways. First, Ghanaian entrepreneurs who grew up in Ghana and the UK mobilise flexible forms of human-cultural capital to design creative *products*, which express 'being from Ghana' while simultaneously appealing to customer markets across multiple countries. This was typified by Jeremy who explained that the formation of his fashion enterprise (*Plate 5.1*) was underpinned by the desire to express his Ghanaian cultural identity, while also appealing to a broader fashion market across multiple countries. As Jeremy put it:

"It is about celebrating Ghanaian identity, it is about expressing where you are from. What better way to do this and show this than through clothing... There are things going on in Ghana and the UK, and we bring our funky, fresh, creative take on it. We want to appeal to everyone, to really grow the brand, and online we've started selling our t-shirts not just in the UK, but in Ghana, the US, all over the world." (Ghanaian entrepreneur Jeremy, fashion enterprise IRG)

Plate 5.1 – Jeremy’s Creative Fashion Enterprise, Underpinned by Ghana-/UK-Derived Forms of Human-Cultural Capital



[Source: screenshot from Me Firi Ghana website (mefirighana.com)]

Second, Ghanaian entrepreneurs’ creative enterprise activities often use *online*, mobile, or ‘virtual’ production processes such as web-based advertising, marketing, events management, and fashion design/retail activities. For younger/newer Ghanaian entrepreneurs who grew up in Ghana and the UK, the skills and knowledge to form these creative web-based enterprise activities is considered the ‘norm’ among their technologically-orientated Internet generation, or what McDade and Spring (2005) refer to as the ‘new generation of African entrepreneurs’. Furthermore, all of the Ghanaian entrepreneurs who grew up in Ghana and the UK had attained university degrees in the UK, many of which focused on creative enterprise skills such as business-management, graphic design, marketing, and digital media. These higher education qualifications, skills, and knowledge (i.e. human-cultural capitals) therefore also underpin these entrepreneurs’ ability to start-up creative enterprise activities. Third, Ghanaian entrepreneurs’ creative enterprise activities also include cases of *social* (as opposed to business) enterprise activities. These entrepreneurs’ social

enterprise activities are motivated by the creation of *social* value for their Ghanaian communities, underpinned by a less profit-driven set of entrepreneurial values (Borzaga and Defourny 2004). These social enterprise activities are also underpinned by alternative incomes, such as waged-employment, external funding/grants, or parallel business (for profit) enterprise activities, which enable these social enterprise activities to operate (as discussed in *Chapter 4.5.1*)⁶.

Taken together, my analysis in this section shows that Ghanaian enterprise activities are causally shaped in part by Ghanaian entrepreneurs' human-cultural capital mobilisations that stretch across space. Among Ghanaian entrepreneurs in my research, these human-cultural capital mobilisations varied in particular between Ghanaian entrepreneurs who grew up in Ghana, thereby mobilising durable human-cultural capitals to re-articulate Ghanaian business/social spaces within London; and Ghanaian entrepreneurs who grew up in Ghana and the UK, thereby mobilising flexible/hybrid human-cultural capitals to start-up creative enterprise activities within London, which serve customers across borders in some cases. Further, it can be seen that these enterprise activities are also causally shaped by Ghanaian entrepreneurs' differentiated mobilities across space. On the one hand, 'when' Ghanaian entrepreneurs move to the UK (historic/previous migrations) and 'where' they grow up shapes their human-cultural capital mobilisations and, in turn, their enterprise activities. On the other hand, Ghanaian entrepreneurs *on-going* cross-border mobilities – both physical and virtual – actively reinforce and re-shape their human-cultural capitals, in turn also shaping their enterprise activities. In the following section, I analyse comparatively the human-cultural capital mobilisations and personal mobilities of Polish entrepreneurs in my research.

⁶ Studies in business-management note similar labour market processes among second generation UK-born Indian migrants for example, who use higher education qualifications to pursue waged-employment activities over self-employment/enterprise activities (Jones and Ram 2003; McEvoy and Hafeez 2006).

5.3.2 POLISH ENTREPRENEURS' HUMAN-CULTURAL CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

My analysis suggests that Polish entrepreneurs mobilise a different set of human-cultural capitals than those of Ghanaian entrepreneurs discussed above. In the previous section I showed that Ghanaian enterprise activities are underpinned by variations in Ghanaian entrepreneurs' durable and flexible forms of human-cultural capitals derived from Ghana. By contrast, Polish entrepreneurs' practices display a greater disjuncture with their Poland-derived human-cultural capitals, and a closer association with their *sector-specific* human-cultural capitals i.e. skills and knowledge that have entrepreneurial value within/for a specific enterprise sector such as construction, financial, legal, transportation, and so on. As a result, the question of 'where' Polish entrepreneurs' derive their sector-specific human-cultural capitals is as significant as 'where' Polish entrepreneurs' *apply* their sector-specific human-cultural capitals, and in what enterprise forms they can most profitably leverage their sector-specific skills and knowledge. The remainder of this sub-section expands on this argument in more detail.

My questionnaire data found that 71% of Polish entrepreneurs had obtained higher education qualifications up to undergraduate or masters degree levels in Poland prior to arrival in the UK, while 89% had gained some work experience in Poland, and 30% had owned-managed an enterprise in Poland prior to migration. On this basis, my results suggest that Polish entrepreneurs arrived in the UK with higher levels of human-cultural capitals than their Ghanaian counterparts did, in the form of sector-specific skills, qualifications, and work experiences. Like their Ghanaian counterparts who grew up outside of the UK, Polish entrepreneurs also experienced processes of relative human-cultural capital depletions or 'de-skilling' upon arrival in the UK (see also Eade and Garapich 2009; Nowicka 2012). These human-cultural capital depletions necessitated periods of 're-skilling' during waged-employment (typically in low-skill low-pay jobs) that preceded these entrepreneurs' start-ups within London. This process was illustrated for example by Michal, who described his 'de-skilling' upon arrival in London, in this case linked to the lack of English language knowledge in particular, followed by a period of low-skill low-waged employment that preceded the formation of his own building enterprise two years later:

"I arrived in the UK in 2004 with my wife and 2 small kids, I had £500, I didn't even have enough to pay my rent, rent was £600 a month, I had to do something - entrepreneurship was a necessity! I had to move fast but I couldn't really because I didn't speak good English. My English isn't perfect now but it is ok, back then I hardly spoke any English. I started working for a guy in the warehouse, I earned £200 a week, I worked my socks off. I would work harder, do overtime, make sure everyone was happy and the business was running okay, but I didn't get a penny more for the more hours I worked. After a few years of that, in 2006, I started my own building and construction business." (Polish entrepreneur Michal, previous construction enterprise; now marketing enterprise MNV)

Michal's case is indicative of other Polish entrepreneurs who made the transition from waged-employment upon arrival to enterprise formation within a relatively short period of time – calculated at 5.8 years across all Polish entrepreneurs in my research. This was significantly shorter than the average pre-start-up period of 12.4 years among Ghanaian entrepreneurs, who had longer periods of education and/or waged-employment prior to enterprise formations in London. Polish entrepreneurs' more rapid transitions to self-employment after migration can partly be explained by the mobilisation of sector-specific skills and knowledge gained during education and work experiences in Poland prior to arrival in the UK. However, Polish entrepreneurs also discussed targeted processes of actively accumulating sector-specific skills and knowledge within London/UK in a way that Ghanaian entrepreneurs did not. This included the attainment of sector-specific training and licenses that were directly used in their enterprise start-ups, such as heavy goods vehicle and fork-lift driving licenses used for transport start-ups; electricity, gas, and machinery operation/installation licenses utilised for property and construction start-ups; and chartered accountancy and legal practitioner qualifications used in accountancy and solicitor firm start-ups. These types of sector-specific skills and knowledge were not distinctly 'Polish' in form or function. Thus, what mattered more to Polish entrepreneurs was not 'where' these skills and knowledge were originally learnt, but rather 'where' these skills and knowledge could be applied, and more specifically in what product/service forms and customer markets they could be most profitably used. For the majority (69%) of Polish entrepreneurs in my research, this meant applying their sector-specific

skills/knowledge to provide retail and personal services to *co-national* customers in London. This was typified by Przemko who explained the demand for his automotive repair services among Polish-speaking customers in London:

“I speak English, but the thing is that a lot of Poles don’t speak English. The unwritten opinion is to write off other nationalities who do not speak Polish. Especially with cars, they want someone who they can talk to in Polish and explain in Polish the different car words and parts that they don’t know in English, and explain what is going on, that is the nature of it. It is not great but nationalities tend to stick together and trust for others is not always there” (Polish entrepreneur Przemko, garage enterprise HAC)

In one sense, Polish entrepreneurs do therefore transfer Poland-derived human-cultural capitals across space, in the form of language skills learnt in Poland that are mobilised to serve Polish-speaking customers in London. Work by Spencer *et al.* (2007) has shown that language proficiencies among Polish migrants in the UK can be mixed, with only 18% of migrants in their study assessing themselves as ‘fluent’ in English, while 39% reported their English skills as ‘adequate’, 37% as ‘basic’, and 5% as ‘none’. In my research, Polish entrepreneurs also highlighted this lack of English language proficiency among Polish customers as a key driver for their enterprise activities, which were started-up to meet the demands for Polish-speaking enterprise services in London. Among Polish entrepreneurs, co-nationally orientated start-ups constituted a broad range of personal and retail service enterprise activities, including garages, driving schools, accountants, marketing/advertising agencies, solicitors, hairdressers, and recruitment enterprises. Across these enterprise activities, Polish entrepreneurs reported their main customers as being/speaking Polish⁷.

However, these Polish-speaking enterprise activities are *not* illustrative of the same enterprise re-articulations underpinned by durable human-cultural capitals identified among Ghanaian entrepreneurs (*Section 5.3.1.1*). Instead, they represent sector-specific (rather than home-country-derived) forms of human-cultural capital, which

⁷ Indeed, as further evidence of the significance of this Polish-speaking consumer market in the UK, ONS data shows that Polish is currently the 3rd most commonly spoken language in the UK (after English and Welsh) (ONS 2014).

are mobilised to start-up enterprise activities that serve Polish-speaking customers in London on the basis of their economic (rather than cultural or social) value-generating opportunities. Thus, Poland-derived human-cultural capitals in the form of Polish language skills were only mobilised insofar as they enabled entrepreneurs to ‘break in’ (Engelen 2001) to highly competitive retail and personal service markets in London. The only thing that is distinctly ‘Polish’ about these enterprises is the fact that their services are provided in the Polish language, as entrepreneurs suggested that Polish-speaking customer markets were “the easiest place to start” in terms of their sales and marketing strategies⁸. Interestingly, however, Polish-speaking customer markets in London have become an increasingly viable place to not only start-up but also to *grow* enterprise activities. Since Poland’s accession to the EU in May 2004, the number of Polish migrants has increased significantly within London (and other parts of the UK), which has in turn increased the demand for Polish products and Polish-speaking services. In my London research, the most visible form of this process was among Polish food shops located within Polish communities across London. These food shops (‘delis’) provide combinations of Polish (and other eastern European) food products, drinks, and deli items, Polish language magazines and newspapers, and community noticeboards with residential and work advertisements in Polish (see *Plate 5.2* for example).

⁸ Miera (2008) similarly identifies the use of the Polish community as a distinctive market, in this case used by Polish entrepreneurs operating in Berlin, Germany.

Plate 5.2 – Polish Food Shop Serving the Polish Community Market Within London



[Source: fieldwork photographs in London]

While Polish entrepreneurs suggested that demand for Polish food and household products has increased in London following Poland's accession to the EU, so too has competition for Polish customers, originating from Polish-owned start-ups as well as from 'mainstream' supermarkets (e.g. Sainsbury's, Tesco) that increasingly stock Polish products. This competition has encouraged some owner-managers to diversify their product/service offerings within their co-national communities, for example introducing money transfers and accountancy services in addition to their food retail services. Outside of the food retail sector, other Polish entrepreneurs also highlighted

the need to adapt to changing Polish community demands over time. This was typified by Cyryl, marketing manager at a leading Polish consumer magazine, who explained the need to adapt his magazine and radio services to the changing socio-economic demographics and consumer demands of the Polish community in the UK over time:

“The interest in targeting Poles remains, but Poles have increasingly assimilated as ‘British’, they are not a separate ethnic group in the same way that they were when they arrived in 2004, and they are treated differently than before. Initially, it was just simple services being offered like a current account. Now, more companies are providing more complex services like a mortgage, a pension fund. The Polish community is more established, people have more money, different needs, better jobs, more qualifications, speak better English, they have a strong reality here, they have work experience, they have environmentally adapted. We try to change the magazine and radio to adapt as well.” (Marketing manager Cyryl, publishing enterprise SAI)

In contrast to the Polish entrepreneurs who focus on Polish-speaking consumer markets in London discussed above, there was a significant minority (31%) of Polish entrepreneurs in my research who focus instead on non-Polish or ‘mainstream’ consumer markets in London. These Polish entrepreneurs are concentrated in the property and construction sectors in particular, whereby Polish entrepreneurs have used their sector-specific skills and knowledge to ‘break out’ (Ram and Hillin 1993) of Polish markets and ‘break in’ to non-Polish markets. As a result, there was very little distinctively ‘Polish’ about the property/construction enterprises in my research other than their owner-managers originating from Poland, thereby illustrating disjuncture with these entrepreneurs’ Poland-derived human-cultural capitals. My interview with Justyn, owner-manager of Polish advertising website LDE, suggested that there are in fact many other Polish entrepreneurs operating outside of the property/construction sectors who have also broken out into non-Polish markets in the UK:

“There are many companies who don’t provide services to the community, their area of expertise and their businesses are not focused on Polish speaking clients. Their clientele is broader, they are looking for different areas to advertise and find clients.

There are so many, they are entrepreneurs, I'm really proud of them, that they start up different, they don't look at the community, they just start business in this country, and they do it. For example computer specialist companies, or making bricks and selling, exporting, even something like that, people in different sectors. I think they are going into business in whatever they feel they can, or that they are going to find customers." (Polish entrepreneur Justyn, advertising enterprise LDE)

Taken together, my analysis in this section shows that Polish enterprise activities are causally shaped in part by Polish entrepreneurs' human-cultural capital mobilisations across space. In some cases, Polish entrepreneurs mobilise Poland-derived human-cultural capitals, in order to serve Polish customers within London. However, Polish enterprise activities are also shaped by Polish entrepreneurs' *sector-specific* human-cultural capitals, which are applied across co-national *and* non-co-national consumer markets within London, thereby shaping Polish entrepreneurs' formation/growth practices. While Polish entrepreneurs' human-cultural capital mobilisations did not tend to evidence causal linkages with these entrepreneurs' personal mobilities, the causal linkages between Polish and Ghanaian entrepreneurs' *social* and *financial* capital mobilisations and personal mobilities *are* clearly highlighted in the following sections.

5.4 MIGRANT ENTREPRENEURS' SOCIAL CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

Building on Granovetter's (1985) sociological analysis of economic transactions grounded in social relations (see also Zukin and DiMaggio 1990), the concept of 'social capital' refers to the resources generated in social networks, connections, exchanges, and relations, which in turn relate to social cohesion and trust (Coleman 1988; Cheong et al. 2007). Previous multi-disciplinary studies on social capital have focused on family and kinship networks, as well as broader diaspora, ethnic, political, professional, and social networks, within which social capital is accumulated and mobilised through social exchanges over time, and reflected in the sentiments of obligation and solidarity (e.g. Adler and Kwon 2002; Portes 2000; Woolcock and Narayan 2000).

In relation to migrant enterprise more specifically, studies of ‘ethnic enterprise’ have highlighted that social capital in the form of solidarity, trust, and mutual obligation within ethnic/diaspora networks, can generate entrepreneurial resources that are only accessible to co-ethnic entrepreneurs (Kitching et al 2009; Nee and Sanders 2001). Entrepreneurial resources mobilised from co-ethnic networks have been discussed in terms of access to flexible, cheap, or unpaid labour, information and social support structures, and cheaper or interest-free finance that are not readily available within mainstream markets (e.g. Barbieri 2003; Flap et al 2000; Janjuha-Jivraj 2003). Some authors also highlight the propensity for social capital mobilisations within ‘ethnic enclave economies’, whereby social capital resources are mobilised through the spatial clustering of co-ethnic employer and employee networks (e.g. Portes and Manning 1986; Zhou 1992). However, studies of ‘ethnic enterprise’ outlined above continue to conceptualise migrant entrepreneurs’ social capital mobilisations and personal mobilities *within* these entrepreneurs’ host-country spaces only (as discussed in *Chapter 2.4*).

By contrast, studies of ‘transnational enterprise’ have highlighted the ability of some entrepreneurs to mobilise social capitals from co-ethnic, diaspora, and family networks across host and home countries simultaneously (e.g. Bagwell 2008; Carmichael et al 2010; Portes et al 2002). However, in these studies social capital mobilisations tend to be treated as uni-directional inputs to enterprise activities within entrepreneurs host country spaces. Furthermore, migrant entrepreneurs continue to be conceptualised as ‘static’, leaving these entrepreneurs’ on-going cross-border mobilities and social capital mobilisations relatively under-theorised (as discussed in *Chapter 2.5*). Thus, in contrast to the spatially partial frameworks used in previous studies, the following sections highlight the ways in which Ghanaian and Polish entrepreneurs mobilise social capitals *across space* within and through London, also underpinned by these entrepreneurs’ historic and on-going cross-border mobilities in varied ways.

5.4.1 GHANAIAN ENTREPRENEURS' SOCIAL CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

Taking a first analytical 'cut' *within* London, my results show that Ghanaian entrepreneurs mobilise social capitals within London to practice their enterprise activities in several ways. First, Ghanaian entrepreneurs mobilise forms of social capital within their personal networks of family and friends within London, in order to provide flexible, cheap, or unpaid labour inputs to their enterprise activities. This process was highlighted by Ghanaian entrepreneurs in my research who described their workers as family/friends who "help out" with their enterprise activities:

"My sister comes in when she can to help out, she's a seamstress so she helps with the sewing and making of the clothes." (Ghanaian entrepreneur Fiona, fashion enterprise FFN)

"My wife covers in the shop when I'm not there, she doesn't have any other job so she is available when needed." (Ghanaian entrepreneur Quentin, food retail enterprise GRS)

Indeed, 40% of Ghanaian entrepreneurs in my research mentioned unpaid workers, helpers, or volunteers who "help out" with their enterprise activities. In these cases, workers "help out" on the basis of their sentiments of obligation and solidarity (i.e. social capitals), rather than financial rewards (i.e. economic capitals). These findings therefore potentially align with Business-Management and Sociology studies that also highlight the entrepreneurial resources made available by personal networks of informal exchange and reciprocity, typically those of family and friendship, where 'trustworthiness is taken for granted and trade can occur with ease' (Coleman 1988, 98), thereby 'minimising transaction costs and oiling away the frictional drag of contractual arrangements' (Jones et al 2010, 568)⁹.

⁹ Others studies, however, note that these same networks of informal exchange can also lead to poor working conditions and wage exploitation among family and non-family workers (e.g. Barrett et al 1996; Jones et al 2004; Vasta 2004; Virdee 2006).

Second, Ghanaian entrepreneurs mobilise social capitals to attract and retain customers within London. Ghanaian entrepreneurs suggested that friends and family within London were important customer markets within which to start-up their enterprise activities. Once enterprise activities had been started-up, entrepreneurs further relied on “word-of-mouth” to attract and retain customers, whereby existing customers recommend these entrepreneurs’ products/services to new customers, based on the quality of products/services they have experienced. For Ghanaian entrepreneurs operating from fixed enterprise premises ‘in the community’ within London such as food shops, restaurants, and barber shops in my research, part of their service ‘quality’ is derived from their face-to-face interactions with customers. As Talia’s case illustrates, her ability to retain regular customers and attract new ones depends not only on her ‘hard skills’ (e.g. managing shop premises, payments, and supplies) to ensure quality products, but also on her ‘soft skills’ such as “talking” and “chatting” to customers to ensure a quality service:

“I never sit down, I’m always working in the shop. In the morning I am the first in, mopping the floor, all of that. We have regular customers but we are always getting new people. I am talking to them, chatting all the time, that’s how you get customers, that’s how you keep customers.” (Ghanaian entrepreneur Talia, food retail enterprise NET)

During my in-field observations I noted further the role of Ghanaian entrepreneurs as ‘socialisers’ who constantly talk and joke with their customers and workers. These face-to-face social interactions constantly build and reinforce social capitals between Ghanaian entrepreneurs and their local co-national customers in the form of positive reputations, recognition, familiarity, and trust. These social capitals are vital to some Ghanaian entrepreneurs as they ensure regular customers keep choosing *their* products/services rather than another entrepreneurs’ competing products/services. Given that competing Ghanaian enterprises are sometimes located in close proximity (even next door) to one another and essentially providing the same products/services (e.g. food products, money transfer services), the strength of Ghanaian entrepreneurs’ personal

connections and social interactions with regular customers (i.e. social capitals) is even more significant for their enterprise survival over time.

The examples outlined above illustrate that Ghanaian entrepreneurs mobilise forms of social capital at local scales *within* London, used to create advantageous labour and customer relations underpinning their enterprise activities. In these cases, the personal mobility of entrepreneurs beyond their local spaces within London has little causal effect on their enterprise activities. However, an additional analytical ‘cut’ *through* London reveals the ‘stretched-out geographies’ (e.g. Massey 1994; Power 2003) of Ghanaian entrepreneurs’ social capital mobilisations and personal mobilities across borders in several ways. First, some Ghanaian entrepreneurs mobilise social capitals *in* Ghana to attract new customers for their London-based enterprise activities. This was illustrated for example by Greg, who explained that the development of his student recruitment enterprise in London is based on the strength of his networked social capitals that stretch between London/UK and Ghana:

“The main target, and the reason why my friend actually called me to get started, was to target the African market, because of my networks in Ghana... Anyone who wants to come and study in the UK, I give them help and advice to get here... Basically, anyone who is interested - family, friends, colleagues, anyone that I know in Ghana, their friends, I say to them ‘look, there is this opportunity’, that is how I’m getting the students.” (Ghanaian entrepreneur Greg, recruitment enterprise IKO)

In Greg’s case, the day-to-day operations of his recruitment enterprise do not require him to move personally between the UK and Ghana, as he is able to operate his enterprise through regular communications by telephone and email with prospective students in Ghana, as well as private colleges in London that are recruiting these students. In this way, my findings potentially align with Bagwell’s (2014) observation that transnational entrepreneurship does not always depend on regular personal movements across borders in ‘the current age of super-connectivity’. However, even in Greg’s case, he suggests that regular back-and-forth trips to Ghana *do* help create and maintain the social capital mobilisations that underpin his recruitment enterprise. Thus, I would argue that the causal effects of migrants’ personal mobilities *should*

always be considered when analysing their enterprise practices, even if it is to analyse the effects of their limited or constrained personal mobilities in some cases.

Second, some Ghanaian entrepreneurs mobilise social capitals *in* Ghana to develop informal cross-border trading activities between London/UK and Ghana. In these cases, household and consumer goods purchased in London are shipped to Ghana for re-sale at local informal markets, mainly in the four largest cities of Accra, Kumasi, Tamale and Takoradi. In order to develop these cross-border trading activities, Ghanaian entrepreneurs mobilise social capitals (e.g. sentiments of trust, mutual obligation, reciprocity) through family members *in* Ghana. This was typified by Adam who explained that he exports consumer goods to Ghana, which are re-sold at informal markets by his family in Accra:

“I also have an export business, I call this the jack of all trades because I ship anything I can find over to Ghana. I go to supermarkets, Costco, Sainsbury’s, and buy all kinds of products - baby products, baby foods, pampers, detergents, bottles, shoes. Everything that is moving, everything that will fetch money, I send to Ghana. I use the door-to-door courier services and sometimes container shipments, so it’s done through agents, London to Ghana, to families in Ghana. The goods, we sell to individuals at open markets, it’s my family who sells the goods. People can come, have a look, and buy what they want. My family exchange the money, and send it to me, and that’s it.” (Ghanaian entrepreneur Adam, food retail and export enterprise KWN)

Adam’s case is indicative of other Ghanaian entrepreneurs’ mobilisation of social capitals across borders between the UK and Ghana, whereby sentiments of solidarity and obligation (i.e. social capitals) shared between entrepreneurs and family members in Ghana are used to start-up cross-border trading activities. Interestingly, in Adam’s case the financial capital earned from his cross-border trading activities is sent back to Adam in London, thereby reversing the ‘traditional’ host-to-home directionality of migrants’ remittance flows (see also Datta 2012). However, Adam explained that the main motivation for his cross-border trading is not a financial one. The income earned from cross-border trading is minimal, and Adam remits more *to* his family from enterprise earnings in London than they remit to him from trading earnings in Ghana.

Instead, Adam's main motivation for cross-border trading is a social (capital) one, started-up as an entrepreneurial activity that provides his family in Ghana with a sense of purpose and a socio-economic activity that they enjoy doing:

"The export business doesn't make a lot of money, although it is a help. But my family really enjoy it, getting the stuff, selling the stuff, chatting to customers at the markets. It gives them something to do, and something to talk about, that's really why I do it."
(Ghanaian entrepreneur Adam, food retail and export enterprise KWN)

In this sense, Adam 'repays' his family for their labour with forms of social and financial capital that stretch across (national bordered) space, thereby fulfilling his on-going familial obligations *in* Ghana (as discussed in *Chapter 4.4*). Furthermore, my results suggest that Ghanaian entrepreneurs who engage in cross-border trading activities also tend to travel back-and-forth to Ghana on a regular basis, with 67% of Ghanaian cross-border traders visiting family and friends in Ghana at least twice a year. These on-going personal mobilities further create and reinforce the social capitals underpinning Ghanaian entrepreneurs' cross-border trading activities.

In combination, my two analytical 'cuts' in this section show that Ghanaian entrepreneurs mobilise forms of social capital (e.g. sentiments of trust and mutual obligation) *within* and *through* London, which causally underpin these entrepreneurs' practices of using unpaid friend/family workers, as well as attracting and retaining new customers for their enterprise activities. Further, my results show that Ghanaian entrepreneurs' social capital mobilisations through London are also causally shaped by these entrepreneurs' *on-going* cross-border mobilities, which underpin Ghanaian entrepreneurs' cross-border trading activities in particular. My findings therefore advance beyond studies of 'ethnic enterprise' and 'transnational enterprise' that conceptualise social capital mobilised by 'static' entrepreneurs only. Furthermore, my findings advance beyond previous studies of 'informal cross border trading' in at least two ways. First, Ghanaian entrepreneurs' cross-border mobilities are found to stretch across North-South borders, and not just South-South borders that 'informal cross-border trading' studies tend to focus on. Second, Ghanaian entrepreneurs' personal mobilities are shown to constitute a continuum of inter- *and* intra-border movements (in this case within and through London), and not just the cross-border movements

that ‘informal cross-border trading’ studies focus upon. In the following section, I expand on these findings by analysing the comparative social capital mobilisations and personal mobilities of Polish entrepreneurs in my research.

5.4.2 POLISH ENTREPRENEURS’ SOCIAL CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

As was the case for Ghanaian entrepreneurs discussed above, a first analytical ‘cut’ *within* London shows that Polish entrepreneurs mobilise social capitals within London to practice their enterprise activities in several ways. Unlike Ghanaian entrepreneurs in my research, Polish entrepreneurs’ rarely use unpaid family labour and “helpers” in their enterprise activities¹⁰. Instead, in the few instances that Polish entrepreneurs’ family members do work for them, these family members’ labour inputs are as paid workers and/or business partners in the enterprise activity. The role of paid family labour was illustrated for example by Irena, whose Polish food shop in London is managed on a full-time basis by her mother and her sister-in-law, which has enabled Inga and her husband to start-up a separate interior design enterprise in London, which in turn purchases supplies from her brother-in-law’s furniture enterprise in Poland. Irena suggested that the main reason for her family-run business is “complete trustworthiness” (i.e. social capital), which, paradoxically, also limits the scale of her enterprise activities:

“To grow, I need someone completely trustworthy to also manage the shop closely - that is why it is family members. It has never grown beyond a certain point as a result of that - the main problem is that I don’t have a second mum!” (Polish entrepreneur Irena, food retail enterprise PMK, interior design enterprise AMT)

Irena’s use of family labour outlined above therefore potentially aligns with studies of ‘ethnic enterprise’ within Business-Management, which have noted the ‘dynamic nature of the family-work interface over time, in line with stages in the business cycle

¹⁰ Polish entrepreneurs had smaller numbers of family dependents within London than Ghanaian entrepreneurs did (see *Chapter 4.4, Figure 4.6*). In turn, Polish entrepreneurs therefore had fewer family members available to “help out” with enterprise activities than Ghanaian entrepreneurs did.

and, alongside this, stages in the family cycle' (Basu and Altinay 2002, 1). However, Irena's use of family labour was an exception within my sample, and family labour was not a significant factor for other Polish entrepreneurs in my research. Instead, Polish entrepreneurs more commonly mobilised forms of social capital between themselves and "regular" workers or contractors in London. This was most evident among Polish entrepreneurs in the property and construction sectors, who highlighted the importance of building-up trust, solidarity, and friendship with workers and contractors (e.g. labourers, plumbers, electricians, architects), who they employ on a regular project-by-project basis in London. The sentiment here was that "once you find good workers you keep using them". In most cases "good workers" are also associated with *co-national* workers, typified by Gawel who explained that his building enterprise activities rely on trust (i.e. social capital) between him and his Polish workers:

"My employees are all Polish, I have known them for a long time, I only work with Poles. They are always the same, I trust them, they work hard, they have been in the UK a long time. I can go abroad and leave them on the job if I have to. This is important as I can't be on the site all the time." (Polish entrepreneur Gawel, refurbishment enterprise PMX)

Gawel's case is indicative of most other Polish entrepreneurs (87%) operating in the building sectors in my sample who *only* employ Polish workers, with some entrepreneurs suggesting that Poles "work harder" or "have better skills" than their non-Polish counterparts. These findings therefore potentially align with Datta and Brickell's research on Polish workers in the construction industry, which finds that Polish workers 'mark themselves as "superior" to English builders through the versatility of their embodied skills, work ethic, artistic qualities, and finesse in their social interactions on the building site' (2009, 439; see also Wills et al. 2010). These types of worker differentiations are seen as important by Polish entrepreneurs attempting to survive and grow their enterprise activities, expressed in particular within highly competitive property sectors in London.

The examples outlined above show that Polish entrepreneurs mobilise social capitals at local scales *within* London, to ensure "trustworthy" labour inputs for their

enterprise activities from family members and, more commonly, from non-family workers. However, an additional analytical ‘cut’ *through* London again reveals the stretched-out geographies of Polish entrepreneurs’ social capital mobilisations and personal mobilities across borders. This was most clearly evidenced by cross-border taxi/courier entrepreneurs in my research, who transport passengers and/or consumer goods, products, and luggage back-and-forth between Poland and the UK. As Alojzy, owner-manager of one such cross-border taxi/courier enterprise explained:

“I transport passengers from Poland to UK. I do removals from UK to Poland. I transport motorbikes and cars from UK to Poland. I transport luggage - some commercial, some personal, like clothes. Some passengers. Anything that is fitting in my van I will transport. I travel between Poland and UK 4 times a month, leave on Friday from Poland, and leave from UK on Sunday.” (Polish entrepreneur Alojzy, taxi/courier enterprise PRZ)

In order to provide these cross-border taxi/courier services, Polish entrepreneurs mobilise social capitals across national borders to attract and retain customers in the UK *and* Poland simultaneously. For example taxi/courier entrepreneurs discussed sourcing customers from “word of mouth” processes within their personal social networks of friends, family, and colleagues in the UK *and* Poland¹¹. Furthermore, taxi/courier entrepreneurs advertise within business/social spaces in the UK *and* Poland, including advertisements in Polish shops, consumer magazines, newspapers, and online listings in both countries. *Plate 5.3* illustrates the ways in which taxi/courier entrepreneurs’ advertise to customers in the UK *and* Poland simultaneously.

¹¹ This is what Nowicka (2013) similarly highlights as the ‘overlapping social positioning strategies’ of some Polish entrepreneurs in Germany, whereby ‘the frequency, durability, and intensity of capital conversions between countries constitute a strong overlapping transnational social positioning’ (2013, 41).

Plate 5.3 – Polish Taxi/Courier Entrepreneurs' Cross-Border Advertising Practices

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[Source: Cooltura (Polish weekly consumer magazine in London), May 2014 issue]

As shown in *Plate 5.3*, Polish entrepreneurs' cross-border advertising practices include the use of socio-cultural imagery associated with Poland and the UK such as colours, national flags, text in both languages, and national maps; as well as the use of UK and Polish mobile telephone numbers. Taken together, these advertising practices invoke a sense of trust and familiarity (i.e. social capitals) among customers in the UK and Poland, underpinning these taxi/courier entrepreneurs' abilities to attract/retain customers in both countries.

In addition, taxi/courier entrepreneurs' abilities to attract/retain customers across Poland and the UK is also fundamentally underpinned by these entrepreneurs' *on-going* cross-border personal mobilities, as they drive their passengers and goods back-and-forth between the UK and Poland. Taxi/courier entrepreneurs explained that their enterprise activities have become increasingly appealing, desirable, and accessible in the post-EU enlargement era as national borders have become easier to cross¹². Indeed, all of the taxi/courier entrepreneurs in my research had either formed or significantly grown their enterprise activities following Poland's accession to the EU in May 2004. While commercial airlines and bus companies are increasingly offering low-cost passenger services between the UK and Poland (e.g. Ryanair's introduction of a £70 return flight from London to Warsaw), the cost of transporting luggage/goods with these carriers remains high. Thus, demand persists for the types of informal cross-border taxi/courier enterprises identified in my research, which offer to transport passengers and goods (combined) for £100-£200. While Bagwell (2014) suggests that personal mobility may matter less in the age of 'super-connectivity', my results suggest that the age of 'super-connectivity' is not exclusive to online or 'virtual' mobilities, but also includes physical or 'real' personal mobilities across space. Furthermore, these 'real' cross-border mobilities are no longer the exclusive preserve of 'transnational elites' (e.g. Beaverstock 2002; Sklair 2001) but also include 'non-elite' entrepreneurs such as the cross-border taxi/courier entrepreneurs highlighted in my research.

¹² Other studies have similarly highlighted Polish migrants' increased personal mobilities in relation to 'transnational commuters', 'shuttle migration', and 'pendel migration' within an enlarged EU (e.g. Cyrus 2000; Diehl et al 2000; Miera 2001; Morokvasic 1994).

In combination, my two analytical ‘cuts’ in this section therefore show that Polish entrepreneurs mobilise forms of social capital (e.g. trust, mutual obligation) *within* and *through* London, which underpin these entrepreneurs’ practices of using “trustworthy” family and co-national workers (particularly in the building sector), as well as attracting/retaining customers across national borders (particularly in the transportation sector). Further, my results show that Polish entrepreneurs’ social capital mobilisations through London are also causally shaped by these entrepreneurs’ *on-going* cross-border mobilities, illustrated by the case of Polish entrepreneurs’ cross-border taxi/courier activities in particular. As was the case for Ghanaian entrepreneurs, my analysis of Polish entrepreneurs therefore advances beyond previous studies of ‘ethnic enterprise’ and ‘transnational enterprise’ that conceptualise social capitals mobilised by ‘static’ entrepreneurs. In addition, my findings advance beyond previous studies of ‘informal cross-border trading’, by illustrating that migrant entrepreneurs’ cross-border mobilities can include North-North movements, and not only South-South movements; as well as intra- *and* inter-border movements (within and through London), and not just the cross-border movements conceptualised by ‘informal cross-border trading’ studies. In the following section, I extend my analysis of human-cultural capitals and social capitals discussed in the previous sections by focusing on migrant entrepreneurs’ *economic* capital mobilisations and personal mobilities.

5.5 MIGRANT ENTREPRENEURS’ ECONOMIC CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

Following Bourdieu (1986), ‘economic capital’ has been defined as the resources and financial worth of an individual that can be converted into money. As applied to entrepreneurship studies more specifically, scholars focus on economic capital mobilisations in the form of liquid assets such as cash, non-liquid assets such as property, capital earnings from investments, capital purchases such as goods, and formal/informal credit, which underpin entrepreneurs’ abilities to form and grow enterprise activities (e.g. Brush et al. 2001; Firkin 2003; Nee and Sanders 2001). While enterprise activities and practices require multiple forms of capital inputs, authors point to the particular significance of economic capital as enabling the

acquisition of additional human, physical, and technological resources for enterprise development (e.g. Bhide 2000; Greene et al 1997; Marlow and Patton 2005).

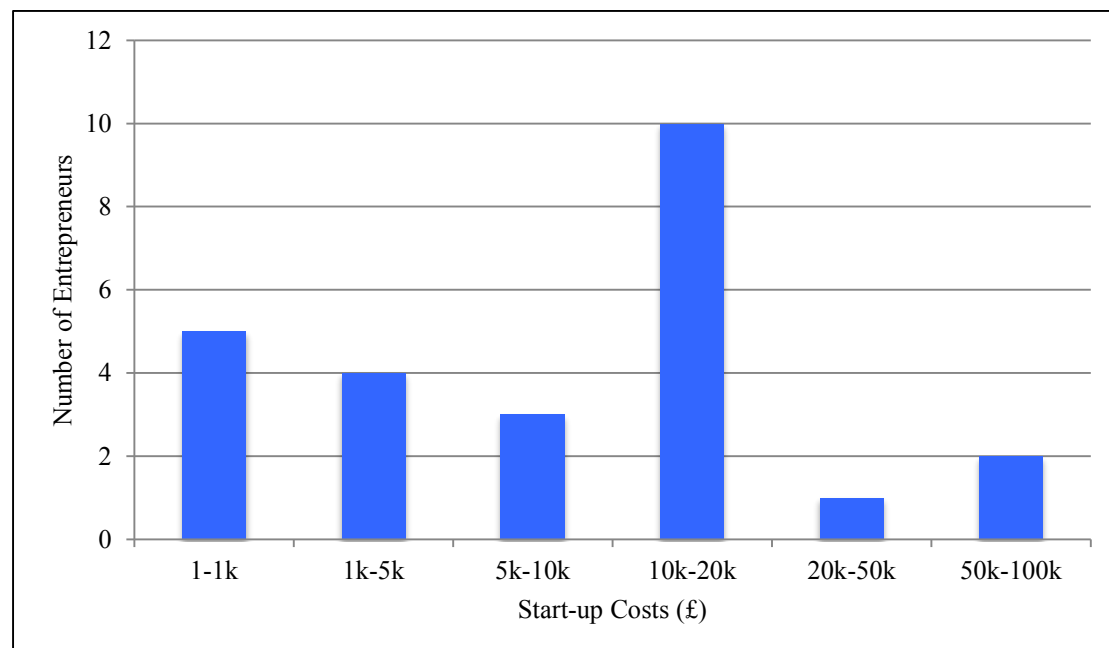
Within ‘ethnic/immigrant enterprise’ literatures, previous studies have tended to focus on the economic capital *constraints* faced by ethnic/immigrant entrepreneurs. The lack of economic capital among micro, small, and medium enterprises in general has been widely acknowledged in enterprise literatures (e.g. Cassar 2001; Pollard 2003). However, scholars have pointed to the additional economic capital constraints faced by ethnic/immigrant entrepreneurs, caused by these entrepreneurs’ potential concentrations in inner-city locations and competitive market sectors, lack of financial credit histories, language difficulties, and incidences of socio-economic discrimination (e.g. Barrett 1999; Ram et al. 2003). These factors are found to comprise highly problematic conditions for accessing formal bank loans, leading to greater instances of financial exclusion among ethnic/immigrant entrepreneurs (e.g. Irwin and Scott 2010). As a result, ethnic/immigrant entrepreneurs have been shown to mobilise economic capitals from personal savings, as well as personal networks of family and friends, rather than from ‘mainstream’ financial institutions such as banks and building societies (e.g. Barclays Bank 2005).

While the studies outlined above have highlighted some of the economic capital constraints faced by ‘ethnic/immigrant’ entrepreneurs, they continue to conceptualise migrant entrepreneurs’ economic capital mobilisations and personal mobilities *within* their host-country financial spaces only. By contrast, some ‘transnational enterprise’ studies have acknowledged migrant entrepreneurs’ economic capital mobilisations *across* national borders (e.g. Bagwell 2008; Carmichael et al 2010; Morawska 2004). Yet these studies continue to conceptualise migrant entrepreneurs as ‘static’ agents, and therefore provide only partial understandings of migrant entrepreneurs’ inter-related economic capital mobilisations and on-going personal mobilities across space. Thus, in contrast to previous studies my analysis highlights Ghanaian and Polish entrepreneurs’ economic capital mobilisations and personal mobilities that stretch across host *and* home country financial spaces, in this case within and through London.

5.5.1 GHANAIAN ENTREPRENEURS' ECONOMIC CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

In my research, the amount of economic capital mobilised by Ghanaian entrepreneurs at start-up ranged from a few hundred pounds up to £100,000 (*Figure 5.2*). Higher start-up costs (£10,000 - £100,000) are associated with enterprise re-articulations (*Section 5.3.1.1*), which require fixed premises to serve co-national customer in the community, such as Ghanaian restaurants, bars, food shops, and hairdressers. These enterprises' higher start-up costs are associated with their financial investments in premises purchases, rentals, refurbishments, equipment investments, and bulk stock purchases. Lower start-up costs (below £10,000) are associated with creative enterprises (*Section 5.3.1.2*) such as fashion design-retail, advertising, and marketing enterprises. These enterprises use mobile, online, or 'virtual' production processes, which often require little more than investment in a portable computer and access to the Internet. This was typified by Annabelle who explained that in order to start-up her online marketing enterprise "*I didn't need much money, just £500, and a lot of hard work!*"

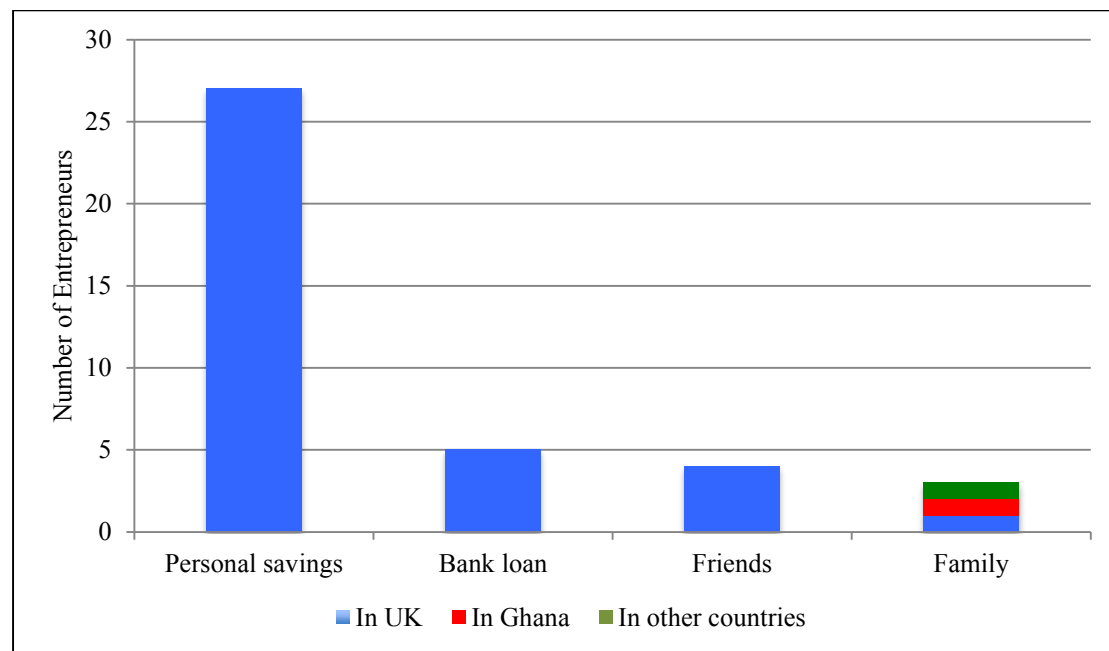
Figure 5.2 –Ghanaian Entrepreneurs' Economic Capital Costs at Start-up



[Source: primary questionnaire data]

In order to cover economic capital costs at start-up, all of the Ghanaian entrepreneurs in my research used personal savings. A smaller proportion also used formal bank loans sourced in the UK, as well as informal loans from friends and family in the UK, family in Ghana, and family in other countries – in this case in the USA (*Figure 5.3*).

Figure 5.3 – Ghanaian Entrepreneurs’ Economic Capital Sources at Start-up



[Source: primary questionnaire data]

My findings therefore potentially align with some ‘ethnic enterprise’ studies that suggest ‘most ethnic entrepreneurs accumulate the bulk of their start-up capital through their own savings, some through arranged loans from relatives or within the ethnic community, whilst only a small number may acquire a bank loan’ (Basu and Goswami 1999, 57). Ghanaian entrepreneurs’ personal savings are accumulated during their pre-start-up waged-employment activities within London/UK. Entrepreneurs often continue their waged-employment activities during initial enterprise phases, enabling them to “test” or “build-up” their enterprise incomes before deciding if/when to transition into full-time self-employment. During these transition periods, entrepreneurs work long hours to develop their enterprise activities while maintaining full-time jobs. This was illustrated for example by Jeff, who continued to work as a housing manager by day, and a security guard by night, while managing his hairdressing enterprise (FAE) on the weekends. These findings also

potentially align with some ‘ethnic enterprise’ literatures, which note that ‘[ethnic] entrepreneurs usually arrive with only a few savings and often earn their living with unskilled labour...enduring long working hours, spartan living, and multiple employments for a few years...to amass necessary savings’ (Boissevain et al. 1990; in Volery 2007, 39).

My findings outlined above show that Ghanaian entrepreneurs mobilise the majority of their economic start-up capitals *within* London/UK. However, an additional analytical ‘cut’ *through* London shows that Ghanaian entrepreneurs also mobilise economic capitals *across* national borders in important ways. In my research this was evidenced in particular by Ghanaian entrepreneurs’ economic capital investments in production processes, enterprise expansions, and outsourced functions (e.g. offices, workers, equipment) *in* Ghana. For example Stephen, owner-manager of money transfer enterprise SAY, has invested in an office space and workers in Ghana to provide money transfer services by telephone to his Ghanaian customers in London. Similar ‘UK to Ghana’ economic capital mobilisations were discussed by Albert, owner-manager of marketing enterprise MND, who has established a second office in Ghana to serve local customer demands in Ghana; and by Jeff, owner-manager of freight-forwarding enterprise FAE, who has invested in an office, warehouse space, and staff in Ghana to increase the efficiency of his UK to Ghana shipping services. In the case of money transfer enterprise UTK, economic capital investments have also flowed from the UK to Europe (rather than UK to Ghana), as UTK has opened offices in Germany, Ireland, Italy, and the Netherlands to serve Ghanaian diaspora customers across these European markets.

Much of the day-to-day operation of these spatially expanded enterprise activities is maintained through back-and-forth communications ‘at-a-distance’ between Ghanaian entrepreneurs in London and their employees, customers, and suppliers in Ghana (or Europe in the case of UTK). However, some Ghanaian entrepreneurs also highlighted that economic capital investments abroad still require them to personally travel across borders and conduct ‘face-to-face’ work outside the UK. This was typified by Stephen, Jeff, and Albert in the money transfer, freight forwarding, and marketing sectors, who highlighted the necessity for regular back-and-forth trips between the UK and Ghana in order to “run the business”:

“I have a distribution network of banks in Ghana, and the call centre is in Ghana, so I have to travel between Ghana and the UK to run the business, I spend almost half of my time in Ghana, mostly at the office in Accra.” (Ghanaian entrepreneur Stephen, money transfer enterprise SAY)

“I have a sister company in Ghana where I have a warehouse and an office. I’ve got about 20 staff, 3 vehicles, and somebody permanently in the office. I go every now and then to see that the process is working, they are at the end of the chain, so there is a lot of responsibility on their heads.” (Ghanaian entrepreneur Jeff, freight forwarding enterprise FAE)

“I go to Ghana all the time to deal with the Ghana side of the business, the website and programming is all done in Ghana.” (Ghanaian entrepreneur Albert, multimedia production enterprise MND)

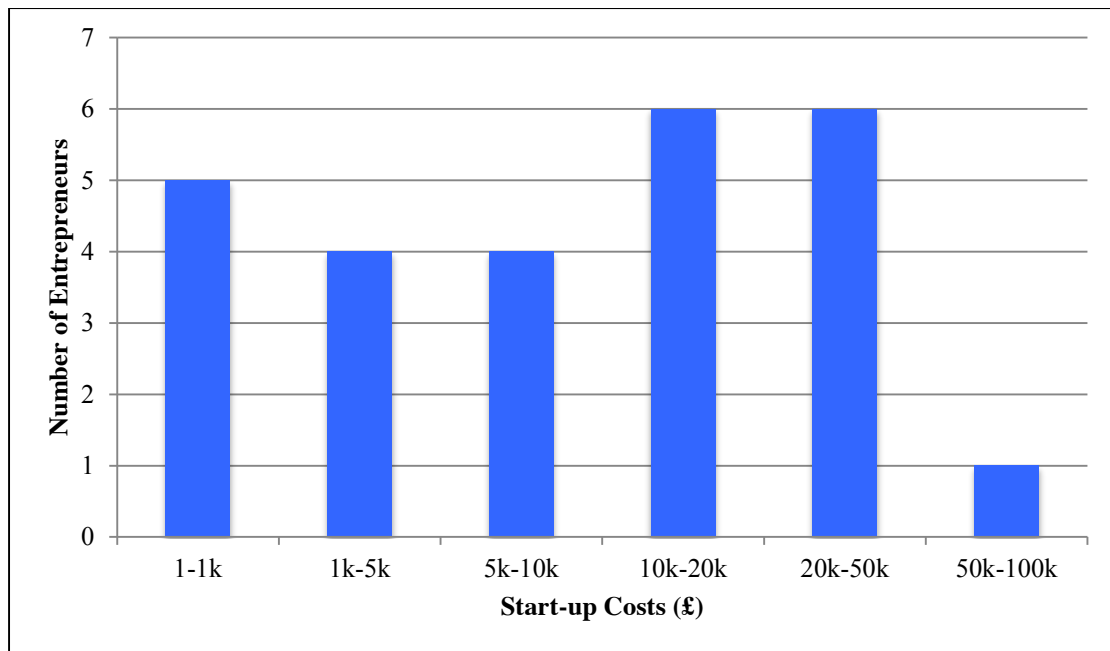
Taken together, my results therefore highlight the ways in which Ghanaian entrepreneurs’ economic capital mobilisations stretch *across space*, including spaces *within* London, but also *through* London connecting to these entrepreneurs’ home country financial spaces in Ghana, as well as other financial spaces in Europe (e.g. UTK). Furthermore, Ghanaian entrepreneurs’ economic capital mobilisations are underpinned by these entrepreneurs’ *on-going* cross-border mobilities in some cases, which enable entrepreneurs to invest in and maintain outsourced production processes (e.g. offices, staff, warehouses) in their host, home, and (occasionally) other intermediary countries simultaneously. In this way, my findings advance beyond studies of ‘ethnic’, ‘returnee’, and ‘transnational’ enterprise studies, which continue to conceptualise migrant entrepreneurs as ‘static’ within their host or home country spaces. While studies of ‘informal cross-border trading’ have better conceptualised migrant entrepreneurs’ *on-going* cross-border mobilities, these entrepreneurs’ activities are assumed to operate within ‘informal’ markets such as ‘petty trading’ and ‘hawking’. However, my results show that this is *not* always the case, with Ghanaian entrepreneurs’ cross-border activities such as money transfers and freight forwarding found to operate within *formal* and highly regulated market sectors, thus not confined only to *informal* sectors that studies of ‘informal cross-border trading’ focus upon. In

the following section, I expand on these findings by analysing the economic capital mobilisations and personal mobilities of Polish entrepreneurs in my research.

5.5.2 POLISH ENTREPRENEURS' ECONOMIC CAPITAL MOBILISATIONS AND PERSONAL MOBILITIES

The amount of economic capital mobilised at start-up by Polish entrepreneurs ranges from less than £1000 up to £100,000 (*Figure 5.4*). Higher start-up costs (£10,000 - £100,000) are associated with building and construction enterprises, food shops, and larger-scale service enterprises (accountants, solicitors, garages). These require larger economic capital investments in fixed premises (e.g. offices, retail shops, workshops), supplies, and specialist equipment. Lower start-up costs (less than £10,000) are associated with personal service enterprises including marketing/advertising, translation, hairdressing, and courier enterprises. These require some initial investments in capital goods (e.g. supplies, vehicles, computers) but without the need for larger investments in fixed premises. Instead, personal services are delivered 'at a distance' via online communications or 'face-to-face' by travelling to customers locations, thereby significantly reducing these enterprises' financial start-up costs.

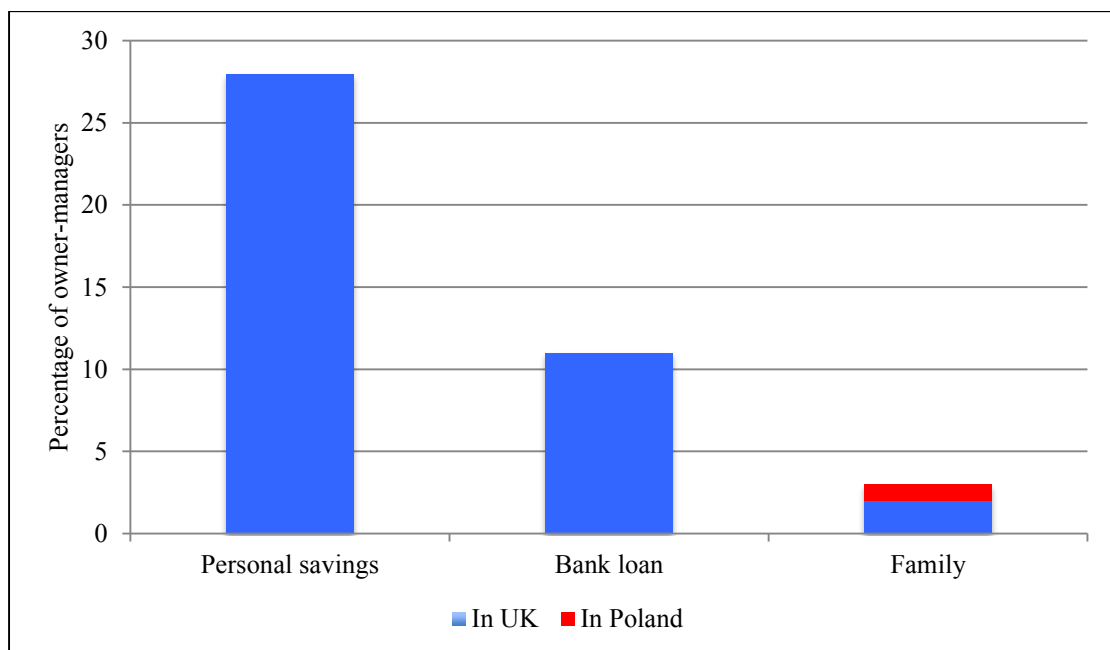
Figure 5.4 – Polish Entrepreneurs’ Economic Capital Costs at Start-up



[Source: primary questionnaire data]

All of the Polish entrepreneurs in my research reported the use of personal savings at start-up, with almost half using additional bank loans in the UK, and a smaller proportion sourcing informal loans from family in the UK and Poland (*Figure 5.5*).

Figure 5.5 –Polish Entrepreneurs’ Economic Capital Sources at Start-Up



[Source: primary questionnaire data]

As was the case with Ghanaian entrepreneurs, Polish entrepreneurs accumulate personal savings during pre-start-up periods of waged-employment, often constituting low-skill low-pay jobs borne out of the necessity to “make a living”, “survive”, and “keep my head above water” upon arrival in the UK. However, Polish entrepreneurs more quickly accumulated sufficient economic (plus human-cultural, social) start-up capitals, with the average time period between arrival in the UK and enterprise formation found to be 5.8 years compared to 12.4 years for Ghanaian entrepreneurs. As with Ghanaian entrepreneurs, Polish entrepreneurs contribute most of the necessary labour inputs at start-up themselves, thus keeping economic capital costs to a minimum. This was typified by Justyn, owner-manager of advertising enterprise LDE, who explained that he started-up from a room in his flat to keep costs down, and worked part-time to pay the wages of his first employee:

“I started, we didn’t have an office, I started in a flat, one of the rooms, I bought 2 desks and 2 old computers, that is how we started. We didn’t have money for running the business, so I hired one person and went to work as a computer programmer to earn for her wages so she could answer phones and try to sell banners on our website. That is how it went.” (Polish entrepreneur Justyn, advertising enterprise LDE)

Justyn’s case is indicative of many other Polish entrepreneurs in my sample who used similar forms of financial cost cutting or ‘bootstrapping’ (e.g. Brush et al. 2006; Winborg and Landström 2001) at start-up, a process which continued until their enterprise activities could generate larger economic outputs, and they could upgrade their enterprise operations over time. This was typified by Serafin, owner-manager of taxi/courier enterprise KAC, who explained his process of managing financial start-up costs in order to “build it up slowly”:

It cost about £15,000 in total to start-up, but not all at once. At the very start I spent £200 a week on advertising and I borrowed a van. Then I just had to arrange distribution in Poland and from Poland. I had to rent a warehouse, pay for phones. I had to change my service in Poland and build up the base from Poland. But it was very low costs to start with, I built it up slowly.” (Polish entrepreneur Serafin, taxi/courier enterprise KAC)

Serafin's case was indicative of most Polish entrepreneurs in my research, who also financed their operational upgrades and enterprise growth over time by re-investing their own enterprise earnings, with the commonly stated practice of "money earned from the business goes back into the business". Some Polish entrepreneurs also took on additional business development loans from banks in the UK (shown in *Figure 5.5*) as/when their enterprise growth required it.

The findings outlined above show that Polish entrepreneurs mobilised the majority of their economic capitals at start-up from their financial networks *within* London. However, as was the case with Ghanaian entrepreneurs, an additional analytical 'cut' *through* London reveals Polish entrepreneurs' economic capital mobilisations and personal mobilities that stretch *across* (national bordered) space, particularly between the UK and Poland in several ways. First, some Polish entrepreneurs regularly travel back-and-forth between the UK and Poland in order to source capital goods in Poland for re-sale in London. This was typified by Tytus, owner-manager of food shop EVD, who regularly drives back-and-forth between London and Wroclaw (south west Poland) in order to source unique Polish food products for his customers in London:

"I get things that I cannot get here, for diabetics and people not able to eat normal food, for vegetarians and non-meat eaters, and organic stuff. It all comes from Poland, I go in my van, many hours driving, half my life! Other shops use cash and carry in England but they don't have my stuff. I buy it from farmers or very small businesses in Poland, you have to search, even they are hard to find in Poland. Big shops haven't time and buy from factories. Customers say they can't find something, this is why I go to Poland, I say I will try and find it for them." (Polish entrepreneur Tytus, food shop EVD)

While Tytus would not continue to practice his cross-border import activities if they were entirely unprofitable, it is interesting that he chooses to invest so much personal time to source products from Poland for his customers in London when most other Polish shop owner-managers do not. In this sense, Tytus' cross-border economic capital (goods) mobilisations and personal mobilities are also linked to Tytus' investments in social capitals between him and his enterprise customers, thereby

differentiating his uniquely “hard to find” products from the many competing Polish shops within London.

Second, some Polish entrepreneurs source capital goods in Poland by combining their personal cross-border mobilities with the cross-border mobilities of their *workers*. This was typified by Aleksy, owner-manager of building enterprise APR, who explained that he sources cheaper wood products in Poland for his property clients in London by personally travelling to Poland to purchase wood products (e.g. joinery, window frames), and then employing workers to travel to London in order to install these products:

“On this project the average quotation which we have received for just the joinery was about £360,000 to £380,000. Back in Poland I managed to get the same sort of thing for £70,000 so that was a huge difference. Because where I come from there is quite a few factories which are struggling, well, not struggling, but they haven’t got orders lined up. So when I flew over to Poland to place an order they were very pleased, the amount of work, and I was aware that they would overcharge me, but still it was much less than what I was paying here. They had 3 months to produce all the joinery and deliver it on time. They came to UK just to put it up, and that was it, I am happy with the end result.” (Polish entrepreneur Aleksy, building enterprise APR)

The combination of cross-border personal and worker mobilities outlined above has been similarly highlighted by Miera (2008), for example, who found that Polish entrepreneurs operating in the construction and cleaning sectors in Berlin use a high degree of personal mobility and differences in purchasing power between Germany and Poland to enact transnational import-export trading activities, as well as to recruit transnational workers.

Third, Polish entrepreneurs’ cross-border mobilisations of economic capital were further evidenced by these entrepreneurs’ capital investments in production processes and enterprise expansions *in* Poland. As was the case with Ghanaian entrepreneurs, Polish entrepreneurs’ cross-border capital investments took the form of investments in office premises, employees, and outsourced enterprise functions in their home country. This was typified by Gustaw, owner-manager of money transfer and

publishing enterprise OMM, who has invested in office, staff, and call-centre functions in Poland to serve larger volumes of Polish customers in the UK. Similar economic capital investments in Poland were also evidenced by Justyn, owner-manager of advertising website LDE, who has started-up a property investment enterprise with an office and staff in Poland. Polish entrepreneurs suggested that their personal movements back-and-forth through London to Poland were particularly significant during the initial investment phases, as “being there in Poland” helped to “set-up” and “establish a base” in Poland. However, Polish entrepreneurs’ on-going cross-border mobilities became *less* frequent over time, as full-time employees in Poland tended to take over the day-to-day operations of these spatially expanded enterprise activities.

Taken together, my analysis in this section shows that Polish entrepreneurs’ economic capital mobilisations stretch across spaces *within* London, but also *through* London connecting to these entrepreneurs’ home country (financial) spaces through cross-border capital goods flows, workers, and investments in outsourced production processes *in* Poland. Furthermore, Polish entrepreneurs capital mobilisations are underpinned by these entrepreneurs’ on-going personal mobilities *within* London, but also *through* London across borders in some cases, which enable these entrepreneurs to mobilise their economic capitals (e.g. capital goods, investments, workers) across space. Dymski and Li’s economic geographical research has similarly highlighted the ‘cross-border co-movements of money and people’ (2004, 213) underpinning enterprise activities – in their case among Chinese finance firms operating in the United States. However, my results suggest that Polish (and Ghanaian) entrepreneurs’ economic capital mobilisations and personal mobilities are *not* always ‘co-movements’, nor are they always ‘cross-border’. Instead, migrant entrepreneurs’ economic capital mobilisations and personal mobilities take place at multiple and overlapping scales *across space*, in this case illustrated within and through London.

5.6 TOWARDS TRANSLOCAL GEOGRAPHIES OF MIGRANT ENTERPRISE PRACTICE

Previous studies have conceptualised migrant enterprise practices within spatially partial frameworks, which tend to demarcate migrant entrepreneurs' capital mobilisations and personal mobilities within (trans)national scale frameworks. However, my findings illustrate several key points of departure from previous studies. First, 'ethnic/immigrant enterprise' studies have focused on migrant entrepreneurs' capital mobilisations and personal mobilities *within* these entrepreneurs' host countries in the Global North. Yet my findings show that Ghanaian and Polish entrepreneurs' capital mobilisations and personal mobilities stretch *through* these entrepreneurs' host countries, in this case connecting within and through London to these entrepreneurs' localities in host (UK), home (Ghana, Poland), and intermediary countries (e.g. Europe) across the Global North and South.

Second, 'transnational enterprise' and 'returnee enterprise' studies have focused on migrant entrepreneurs' cross-border capital mobilisations as *uni*-directional, with capital mobilised 'from home to host country' by transnational entrepreneurs, or 'from host to home country' by returnee entrepreneurs. Yet my findings show that Ghanaian and Polish entrepreneurs' cross-border capital mobilisations are *multi*-directional between home, host and (occasionally) intermediary countries. For example Ghanaian entrepreneurs mobilise human-cultural capitals from Ghana to the UK ('home to host') in order to re-articulate business/social spaces from Accra in London (*Section 5.3.1.1*). At the same time, Ghanaian entrepreneurs' mobilise economic capitals from the UK to Ghana/Europe ('host to home/intermediary') in order to invest in production processes and outsource enterprise functions in these countries (*Section 5.5.1*). Furthermore, 'transnational enterprise' and 'returnee enterprise' studies continue to conceptualise migrant entrepreneurs as 'static' agents embedded in their host (for transnational entrepreneurs) or home (for returnee entrepreneurs) country having moved/returned 'once and for all'. Yet my findings show that Ghanaian and Polish entrepreneurs *continue* to move across borders rather than remaining 'bound' or 'static' within their host or home country. This was typified by Ghanaian entrepreneurs who travel back-and-forth from the UK to Ghana several times a year, in order to create/maintain enterprise activities such as cross-

border import/export trading, money transfer offices, and freight transport operations in Ghana (*Section 5.4.1* and *5.5.1*); and by Polish entrepreneurs who travel back-and-forth between the UK and Poland several times a month, in order to create/maintain enterprise activities such as taxi/courier services across both national markets simultaneously (*Section 5.4.2*).

Third, ‘informal cross-border trading’ studies have focused on migrant entrepreneurs’ on-going cross-border capital mobilisations and personal mobilities. However, these studies tend to focus on migrant entrepreneurs’ capital mobilisations and personal mobilities *in* the Global South (i.e. South-South mobilities). Yet my findings show that Ghanaian and Polish entrepreneurs’ capital mobilisations and personal mobilities cut across national borders in the Global South *and* North, including North-South and South-North movements of entrepreneurs/capitals between the UK and Ghana, as well as North-North movements of entrepreneurs/capitals between the UK and Poland, as well as other countries in Europe (e.g. Germany, Netherlands). In addition, my findings show that migrants’ cross-border enterprise activities are not always ‘informal’. Instead, they include ‘informal’ *and* ‘formal’ enterprise activities, illustrated for example by Ghanaian entrepreneurs’ ‘informal’ cross-border export of consumer goods from the UK for re-sale at street markets in Ghana; Ghanaian entrepreneurs’ ‘formal’ cross-border money transfer services and freight forwarding operations in Ghana; and Polish entrepreneurs’ ‘informal’ cross-border taxi/courier services between the UK and Poland¹³. Further, my findings show that migrant entrepreneurs’ capital mobilisations and personal mobilities are not always ‘cross-border’. Instead, they are better understood as a continuum of inter- *and* intra-border movements, illustrated in the case of Ghanaian and Polish entrepreneurs by my analytical ‘cuts’ within *and* through London.

Clearly, migrant entrepreneurs’ capital mobilisations and personal mobilities are also causally shaped by the wider socio-cultural and institutional structures through which these entrepreneurs (attempt to) move. This was typified by Polish taxi/courier entrepreneurs in my research, whose enterprise activities only became viable

¹³ Indeed, academic and policy scholars are increasingly challenging a dichotomous approach that separates the ‘formal’ from the ‘informal’ economy, when the two are inherently linked (e.g. Chen 2005; Guha-Khasnobis et al 2007).

following Poland's accession to the EU in 2004, and the greater degree of cross-border mobility that this institutional shift has afforded them. Thus, the causal effects of wider socio-cultural and institutional structures must always be considered, as migrant entrepreneurs are not free to practice enterprise 'unbound' from the geographical contexts within which they take place. In this sense, I fundamentally agree with the dynamic agency-structure arguments made in previous studies of ethnic/immigrant and transnational enterprise (e.g. Kloosterman et al 1999; Morawska 2004; Volery 2007). However, in contrast to the spatially partial '(trans)national' agency-structure frameworks used in previous studies, my research shows that **migrants' practices of enterprise formation/growth are better understood in relation to migrant entrepreneurs' translocal capital mobilisations and personal mobilities that stretch across space**. Crucially, 'space' in this conceptualisation is not demarcated within (trans)*national* scale spaces in the Global North *or* South, but instead constitutes 'interactive spaces, scales, and *translocal* connections' (Jones and Murphy 2010, 385 my emphasis), which connect within and through migrant entrepreneurs' localities in the Global North *and* South. Taken together, this constitutes my spatially holistic conceptualisation of translocal migrant enterprise practices outlined in this chapter. In the following chapter, I discuss further the policy implications of this translocal conceptualisation for *facilitating* migrant enterprise and supporting migrant entrepreneurs in practice.

CHAPTER 6

FACILITATING TRANSLOCAL GEOGRAPHIES OF MIGRANT ENTERPRISE IN PRACTICE: POLICY IMPLICATIONS

'Policymakers and practitioners struggle to cope with the complexities that attend the processes of super-diversity. The danger of this is a perpetuation of a form of 'ethnic managerialism'. However, by working collaboratively, academics and practitioners can deploy complementary bodies of knowledge to develop constructive intervention to support new migrant businesses.' (Ram et al. 2013, 337)

6.1 INTRODUCTION

Existing social science literatures have repeatedly emphasised the significance of a policy-research dialectic, grounded in the fact that 'the relationship between theory and practice, research and action, is fundamental to all fields of applied social science' (Van de Ven 2007, i). From a policy perspective, authors have discussed the policy-research dialectic in relation to 'evidence-based policy', described by Pawson (2006, 7) as 'the brave assumption that the truth will out, and that it is possible to provide dispassionate, independent and objective evidence to evaluate policy options'¹. From a research perspective, authors have discussed the policy-research dialectic in relation to 'engaged scholarship', described by Van de Ven (2007, 9) as 'a participative form of research for obtaining the different perspectives of key stakeholders (researchers, users, clients, sponsors, and practitioners) in studying

¹ Some authors also use the contrasting term 'policy-based evidence' to highlight the argument that evidence used in policy-making can be inherently selective (e.g. Hunter 2009; Marmot 2004).

complex problems’². Thus, from both policy and research perspectives, the key idea underpinning evidence-based policy and engaged scholarship is that in order to effect positive change in our societies, we require policy and political action that is informed by theoretical scholarship and research evidence.

In the context of my research, the migrant enterprise policy-research dialectic has received increased attention over the last three decades, and particularly among policy and research practitioners working in/on the Global North (Baycan-Levent and Nijkamp 2005; OECD 2010). As the OECD (2010) points out, this growing attention on migrant enterprise in countries of the Global North has been underpinned by a concern for post-recessionary economic growth, and the potential contributions of migrant enterprise to this economic recovery:

‘A more comprehensive knowledge of migrant entrepreneurship can help guide appropriate policies to encourage and sustain migrant entrepreneurship, both in general and in the specific context of the recent economic crisis and the expected recovery phase.’ (OECD 2010, 4)

Within the context of economic recovery in the Global North outlined above, the migrant enterprise policy-research agenda has particular significance within the United Kingdom (UK), which constitutes the national context for my research on translocal migrant enterprise within and through London and, therefore, the key national context within which I discuss further the policy implications of my research. In the UK, increasing policy interest in migrant/ethnic enterprise in the 1990s and 2000s was driven by the New Labour government’s dual aims of promoting enterprise at the same time as social inclusion (Blackburn and Ram 2006; Ram and Jones 2008). However, following the 2007-2009 financial crisis, the Coalition government that was formed in 2010 has emphasised an ‘enterprise for all’ agenda that, paradoxically, marginalises migrant entrepreneurs within an ‘immigrant reduction’ agenda (as discussed in *Chapter 1*). Yet academic researchers within Business-Management in particular are emphasising (rather than marginalising) the significance of enterprise

² For Van de Ven, engaged scholarship can take four main forms in practice: (i) social science research with advice from key stakeholders; (ii) collaborative co-production of knowledge with stakeholders; (iii) design science to evaluate an applied programme; and (iv) action research to intervene and effect positive change.

activities among growing numbers of ‘new’³ and ‘super-diverse’⁴ migrants in the UK (e.g. Jones et al. 2012; Mascarenhas-Keyes 2006; Sepulveda et al 2011). This has led Ram *et al.* (2013) to rightly call for a move away from ‘ethnic managerialism’ (Law and Harrison 2001), whereby practitioners only engage with ethnic-minority institutions, and instead towards forms of ‘engaged scholarship’ (Van de Ven 2007), which aim to collaboratively engage academics and practitioners in facilitating change and advancing knowledge on migrant enterprise.

As a relatively recent field of enquiry, however, engaged scholarship on migrant enterprise within the UK ‘is still rather thin than on the ground’ (Jones et al. 2012, 3173). In this chapter I identify four key knowledge gaps on facilitating and supporting migrant enterprise in the UK, and, further, I address these knowledge gaps using a *translocal* engaged scholarship framework that has been absent from previous studies. First, studies within Business-Management have begun to analyse the enterprise constraints and support needs of ‘new’ migrant entrepreneurs as distinctive from ‘established’ migrant/ethnic-minority entrepreneurs. However, these studies tend to conceptualise ‘new’ migrant entrepreneurs as homogeneous groups. Furthermore, the differentiated support needs of ‘new’ and ‘established’ migrant entrepreneurs within the same group are not addressed. Thus, the first part of my analysis unpacks the specific yet heterogeneous enterprise constraints and support needs of Ghanaian and Polish entrepreneurs, as two groups of ‘new’ and ‘established’ migrant entrepreneurs within London. Second, studies within Business-Management have consistently noted migrant entrepreneurs’ lack of engagement with publicly-funded support provisions in the UK, without tending to specify the political and institutional structures that have caused this lack of engagement. Thus, the second part of my analysis unpacks the political and institutional underpinnings of publicly-funded support for (migrant) entrepreneurs in the UK. I assess the New Labour government’s diversity-led support provisions in the 1990s, as well as the shift to the Coalition government’s growth-led enterprise support provisions since 2010. In addition, I

³ Migration literatures in the UK refer to ‘new’ migrants originating from a larger number of countries who have constituted the main flows of migrants to the UK since 1991. In this way, new migrants are distinctive from ‘established’ international labour migrants originating from a smaller number of postcolonial countries in the 1970s and 1980s (Herbert et al. 2006; Kyambi 2005; Spence 2005).

⁴ The concept of ‘super-diverse’ migrant populations in the UK is described by Vertovec (2006, 1) as ‘an increased number of new, small and scattered, multiple-origin, transnationally-connected, socio-economically differentiated and legally stratified migrants’.

examine Ghanaian and Polish entrepreneurs experiences and (lack of) engagements with these publicly-funded support provisions. Third, studies within Business-Management have also noted that migrant entrepreneurs' lack of engagement with publicly-funded support has been offset by these entrepreneurs' personal and 'informal' support practices, without tending to specify what these 'informal' support practices are, or where they are mobilised from. Thus, the third part of my analysis unpacks Ghanaian and Polish entrepreneurs' self-funded support provisions in more detail, including their types, sources, and geographical locations. Fourth, while studies within Business-Management have called for the evaluation of ethnic-minority enterprise support initiatives (e.g. Allinson et al. 2004; Deakins et al 2003), there is 'still a dearth of knowledge on what constitutes 'good practice'' (Ram and Jones 2008, 368). Thus, the final part of my analysis focuses on two critical case studies of institutional 'good practice' in diversity-led enterprise support in London: the Association of Community-Based Business Advice (ACBBA) and the London Rebuilding Society (LRS). Drawing upon these two examples I make the case for greater development of, and investment in, *community-based* enterprise support as an appropriate and realistic approach for facilitating translocal migrant enterprise in practice.

6.2 MIGRANT ENTREPRENEURS' SPECIFIC YET HETEROGENEOUS CONSTRAINTS AND SUPPORT NEEDS

Previous studies within Business-Management have highlighted that migrant and ethnic-minority entrepreneurs often face *specific* constraints in relation to their host-country enterprise practices. These specific constraints have been discussed in terms of ethnic/migrant entrepreneurs' lack of financial credit histories and exclusion from mainstream financial service provisions; potential language difficulties; 'customer resistance' to ethnic-minority enterprises; concentrations in inner-city locations and competitive market sectors; and incidences of discrimination, criminality, or violence against ethnic/migrant entrepreneurs (Barrett 1999; Irwin and Scott 2010; Parker 1994; Ram et al 2002). The key argument developed in these studies is that the specific constraints identified above are representative of the 'structural disadvantages' faced by ethnic/migrant entrepreneurs, which are underpinned by

these entrepreneurs' 'mixed embeddedness' in socio-cultural and institutional structures at the national, regional/urban, and local/neighbourhood scales within their host country (Kloosterman and Rath 2001, 6).

However, recent research on 'transnational enterprise' within Business-Management has begun to challenge the national-scale frameworks underpinning these mixed embeddedness analyses, emphasising instead the ability of some 'new' migrant entrepreneurs to mobilise transnational capital resources from two societies simultaneously (as discussed in *Chapter 2.5*). Thus, a key emergent debate in the Business-Management literature on migrant enterprise is the extent to which newer and transnationally-connected migrant entrepreneurs are able to overcome some of the structural disadvantages and constraints typically faced by older, longer-established 'ethnic-minority/immigrant' entrepreneurs. In their most recent contribution to these debates, Jones *et al.* (2012) suggest that the 'newness' of migrant entrepreneurs underpins many of their specific constraints and support needs:

'The most crushing of all the external problems facing new immigrant entrepreneurs [is] the unknown and alien social and commercial environment. Many of the operational problems cited by respondents have to do with sheer unfamiliarity with an English business environment where the simplest requirement cannot be taken for granted.' (2012, 3171)

At the same time, Jones *et al.* (2012) emphasise the 'historical continuity' between the constraints on new and longer-established migrants, contesting that 'new migrants are essentially subject to the same structural handicaps as their forerunners' (2012, 3159). However, despite the contributions of Jones *et al.*'s (2012) research, their analysis is indicative of other studies in the new migrant enterprise literature that tend to treat 'new' migrant groups as homogenous⁵. As such, these studies do not fully analyse the *heterogeneity* of enterprise experiences, constraints, and support needs within groups of 'new' migrant entrepreneurs, nor do they analyse the potentially differentiated enterprise support needs among 'newer' and 'older' migrants within these groups.

⁵ For example in Jones *et al.*'s (2012) study, 165 migrant entrepreneurs originating from 22 different countries are lumped together into two homogenised 'new' migrant groups of 'A8' (Accession 8) and 'AME' (African and Middle Eastern) migrants.

Against this background, my analysis in this section contributes new insights to existing studies of ‘new’ migrant enterprise by focusing on the support needs of Ghanaian and Polish entrepreneurs living in London. Crucially, I discuss the *specific yet heterogeneous* support needs within and across these two groups of ‘newer’ and ‘older’ migrant entrepreneurs, rather than treating them as homogenous groups of ‘new’ migrant entrepreneurs.

6.2.1 GHANAIAAN ENTREPRENEURS’ CONSTRAINTS AND SUPPORT NEEDS

Among Ghanaian entrepreneurs, my findings identify several differentiations between the support needs of ‘older’ Ghanaian entrepreneurs who grew up in Ghana, and ‘newer/younger’ Ghanaian entrepreneurs who grew up in Ghana and the UK. As discussed in *Chapter 5.3.1.1*, older Ghanaian entrepreneurs who grew up in Ghana tend to mobilise more ‘durable’ human-cultural capitals derived from Ghana, in order to start-up their enterprise activities in London. These enterprise activities often serve local and co-national consumers with personal/retail services such as barber shops, food shops, restaurants, and travel offices, which operate from physical/fixed locations within London. Associated with these enterprise activities, my research identifies four main enterprise constraints among older Ghanaian entrepreneurs in London. First, older Ghanaian entrepreneurs highlighted issues of *competition* as a key challenge/constraint for their enterprise activities. The issue of competition was particularly evident in the food retail sector, illustrated for example by Adam who highlighted the need to reduce prices and meet changing customer demands in order to compete:

“There are certainly challenges... Competition in the area is so great I have to make stuff cheaper, so we try and lower prices. Also we have to have the right stuff to sell, and the fresh stuff.” (Ghanaian entrepreneur Adam, food shop KWN)

Similar issues of competition were re-iterated by other Ghanaian entrepreneurs operating in the food retail and catering sectors, who noted the “drastic” and “dramatic” increase in the number of Ghanaian shops and restaurants competing for

customers in London. However, the challenges associated with increased competition were not only confined to the food retail and catering sectors, and were also highlighted by Ghanaian entrepreneurs operating in other personal service and retail sectors in London. This was typified by Jeff, who described the challenges of increased competition in the hairdressing and freight transport sectors in London:

“The biggest thing is competition on all fronts! Hairdressing has gone down in the last five years, and every 6 months there is a new salon opening up less than 100 metres from us, it is the same customers being split up. And with shipment, there are more local companies doing the same thing as us, this is driving down the charges. The volumes are increasing, but this is not reflected in the profits. 3 years ago, I could make £1,000 per container shipment, now it is half of that.” (Ghanaian entrepreneur Jeff, hairdressing and freight forwarding enterprise FAE)

Second, the issues of competition identified above were further compounded in some cases by reductions in customer numbers and customer spending, which Ghanaian entrepreneurs associated with the effects of the UK’s recent financial crisis and recessionary recovery phase. As Nsoah put it:

“With this economic crisis situation as well, it is not helping much, because people are not spending as much as they used to.” (Ghanaian entrepreneur Nsoah, restaurant and bar GOT)

Given that Ghanaian enterprise activities such as food retail, restaurants, hairdressing, and money transfers often rely on limited numbers of local and co-national customers to purchase their products/services, the further reduction of customer numbers in a recessionary context was seen as particularly problematic by some older Ghanaian entrepreneurs.

Third, some older Ghanaian entrepreneurs expressed personal frustrations with a reliance on co-national and co-ethnic customers, whom they felt tried to *“take advantage of black businesses”* and *“were more willing to pay over the odds to Indian, Asian, and White-owned businesses, but find any reason they can to not pay*

the full price when it comes to paying us” (Ghanaian entrepreneur Ginny, solicitors enterprise FMN).

Fourth, some older Ghanaian entrepreneurs also discussed challenges associated with poor enterprise locations, illustrated for example by Jeff who explained that the location of his travel agency operations (FAE) in the basement of his hairdressing shop *“is not helping in terms of advertising and getting customers”*; and by Brett who explained that the location of his money transfer shop (PLP) in *“a poorer area of Tottenham”* (East London) had led to three break-ins and thefts since the shop opened in 2008.

Overall then, the main constraints to enterprise growth identified among older Ghanaian entrepreneurs in my research derived from these entrepreneurs’ competition for limited numbers of local and co-national customers, through the provision of low-priced products/services, operating from fixed and sometimes poorly-located premises within London. As a result of these constraints, Ghanaian entrepreneurs further highlighted three main support needs, associated with trying to ‘break out’ of these constraints. First, Ghanaian entrepreneurs highlighted the need for greater advertising, marketing, and regulatory advice. These support needs were identified within the food retail and catering sectors in particular. This was illustrated for example by Ginny (solicitors enterprise FMN) who noted that *“people say that Ghanaian shops and restaurants only tailor to the Ghanaian market, but what we really need is recommendations as to what we can do to market these things better”*; by Quentin (food shop GRS) who noted that *“when you are dealing with local small-scale business like mine, it is a challenge to know how to advertise”*; and by Belinda (restaurant and bar STA) who stated that *“I need help with the health and safety regulations, that is what I need, because it is a lot to deal with on my own”*.

Second, linked to the advice needs identified above, some Ghanaian entrepreneurs also discussed the need for networking support. This was typified by Nathan who highlighted the need for greater entrepreneurial networking within the Ghanaian community:

“The Ghanaian business community is not doing as well as we should be. We have been here for many years, there are lots of well-educated people, there is a large community, we should be doing more. If we could network properly we would be a force, but we have not been able to increase our impact.” (Ghanaian entrepreneur Nathan, recruitment and consular enterprise RMA)

Expanding on the lack of networking among Ghanaian entrepreneurs identified above, my discussions with Keith, owner-manger of advertising website GNI, also highlighted the need for greater networked advertising within the Ghanaian enterprise community in London and the UK who “don’t work well together”:

“One problem that we find is that Ghanaian businesses and African businesses more generally don’t work well together - this is the only problem. English and Indian businesses link each other in on their websites and help each other out. You can find links to other websites on their websites. African companies are not sure, they need convincing, and that is a bit frustrating.” (Ghanaian entrepreneur Keith, advertising website GNI)

Indeed, my conversations with Rufus confirmed Keith’s observations that older Ghanaian entrepreneurs are often reluctant to “work together” through networking. In Rufus’ case, his reluctance to engage in networking was underpinned by sentiments that such activities could lead to his entrepreneurial ideas being ‘stolen’ or ‘undermined’:

“Having a network is not a bad idea, but I don’t like people getting close to me, like friends, no, I don’t. Business is opportunities, opportunities and ideas, this is it. When people get close to you, you will lose by people taking your ideas, they steal your ideas. So whatever I have to do, I’m the first person to do it in my community. I mean if we have to socialise, we socialise. But I don’t want any network share of ideas, it gets me undermined.” (Ghanaian entrepreneur Rufus, mobile phone and money transfer enterprise OBT)

Third, in addition to the marketing, advice, and networking needs identified above, some older Ghanaian entrepreneurs also highlighted the need for greater financial

support. The need for financial support in the form of insurance services was typified by Ginny, who described ‘unsupportive’ and ‘discriminatory’ experiences with mainstream insurance providers:

“My experience is that the system here doesn’t suit black businesses, we are constantly struggling, because the banks won’t support you in any shape or form. In the solicitor’s profession for example there are real barriers. Although they would never say this, for new firms and black firms particularly, they are asking for £50,000 a year for professional indemnity insurance - that is crippling, that is not sustainable. I know some other solicitors that pay less than £20,000 a year, some less than £15,000 a year.” (Ghanaian entrepreneur Ginny, solicitors enterprise FMN)

And the need for financial support in the form of bank loans was illustrated for example by Rufus, who described banks as ‘unsupportive’ and ‘exclusionary’ towards African entrepreneurs:

“It is very difficult as a businessman walking into a bank to get a penny, these days it is unthinkable, especially from 2008 in the recession to date, it has not been easy, banks are not supportive. I’m not being racist or being disrespectful but the white entrepreneur doesn’t see it the same way that I see it. Because I do speak to a few African brothers in business like me, and we are all from the same background of we can do more when we get the right support, but, we don’t.” (Ghanaian entrepreneur Rufus, mobile phone and money transfer enterprise OBT)

The financial support needs identified above were found to be particularly pertinent among Ghanaian entrepreneurs operating in the professional services sectors such as solicitors, accountants, recruitment, and consular advice enterprises. For these entrepreneurs, financial support in the form of bank loans and professional insurance was seen as an important tool for potentially ‘breaking out’ of constrained customer markets and growing their enterprise activities.

In contrast to older Ghanaian entrepreneurs outlined above, my research identifies a different set of enterprise constraints and support needs among newer/younger Ghanaian entrepreneurs in London. As discussed in *Chapter 5.3.1.2*, newer/younger

Ghanaian entrepreneurs who grew up in Ghana and the UK tend to accumulate entrepreneurial skills and knowledge (flexible human-cultural capitals) that enable them to form creative, online, and mobile enterprise activities. In turn, my findings show that newer/younger Ghanaian entrepreneurs were able to use these same skills and knowledge to launch and market their enterprise products/services effectively, and therefore did not highlight the same forms of marketing, planning, training, or networking support needs as their older Ghanaian counterparts. Instead, newer/younger Ghanaian entrepreneurs discussed their main enterprise constraints and support needs in relation to a lack of *time* resources. This was typified by Albert, who highlighted his lack of time resources as the main challenge to managing his employees and delivering his services on time to clients within the competitive marketing sector in London:

“You need money obviously, because with money you can employ people. But when I get a last minute job that is rushed, I need help, I need to make phone calls and see who is around and who can help. The problem is sometimes when you need them, they are busy doing other jobs. So the challenge is managing employment and delivering on time. Also the competition is fierce in this business. There is too much to do you can’t sleep, I haven’t slept last night, time is the issue.” (Ghanaian entrepreneur Albert, marketing enterprise MND)

Similarly, Annabelle highlighted that the main constraint to the growth of her marketing enterprise is the time taken to build up networked support and information sharing among her clients in London:

“It takes time to build up a networking social enterprise like mine, it’s so much hard work. Yet you come out with information and people aren’t even passing it on - it can be a bit tough. There is potential, hence why we started this, but it still needs the support of the people” (Ghanaian entrepreneur Annabelle, marketing enterprise GLK)

And Greg similarly highlighted that it takes time to establish brand recognition among potential customers within the competitive fashion sectors in London and the UK:

“One of the challenges you do face, especially in London and in the UK, is really getting your name out there to become successful. When you’ve just come out as a new business, people don’t really know you, you don’t have the connections, so it is harder to push on.” (Ghanaian entrepreneur Greg, fashion enterprise GNA)

Thus, while newer/younger Ghanaian entrepreneurs possess the skills and knowledge to form and market their creative enterprises effectively, their main constraints and support needs are associated with the time taken to build up social and/or ‘symbolic’ capitals (Bourdieu 1989) in the forms of consumer loyalty, recognition, trust, information sharing, and brand recognition. These enterprise needs are particularly pertinent among newer/younger Ghanaian entrepreneurs given their concentrations within competitive market sectors such as fashion/graphic design, online retail, marketing, and advertising.

In combination, my analysis in this section highlights the specific yet heterogeneous enterprise constraints and support needs identified within and across groups of newer/younger and older Ghanaian entrepreneurs. The main enterprise constraints and support needs of newer/younger Ghanaian entrepreneurs centre on issues of time resources, employee management, and brand recognition. These constraints and support needs correspond to newer/younger Ghanaian entrepreneurs’ challenges of competing in online and mobile enterprise sectors such as fashion design, online retail, marketing, and advertising. By contrast, older Ghanaian entrepreneurs highlight a different set of constraints, which centre on competition, price pressures, low customer numbers, and premises locations, and the corresponding support needs of marketing, advertising, regulatory advice, networking, and greater financial inclusion. These constraints and support needs correspond to older Ghanaian entrepreneurs’ challenges of operating within competitive retail and personal/professional service sectors, often serving limited numbers of co-national customers from fixed premises within their local communities. In the following sub-section, I discuss further the specific yet heterogeneous enterprise constraints and support needs identified among Polish entrepreneurs in my research.

6.2.2 POLISH ENTREPRENEURS' CONSTRAINTS AND SUPPORT NEEDS

My findings show that Polish entrepreneurs do not have the same generational differences in constraints and support needs as their Ghanaian counterparts. As discussed in *Chapter 5.3.2*, Polish entrepreneurs often mobilise sector-specific skills and knowledge (human-cultural capitals) to start-up enterprise activities in sectors they have previously gained education and/or work experiences. Thus, rather than the generational differences identified among Ghanaian entrepreneurs, Polish entrepreneurs' differentiated constraints and support needs are more closely linked to the specific *sectors* within which their enterprise activities operate. The most prominent sector-specific challenges and support needs identified among Polish entrepreneurs centre on issues of 'financial exploitation' in the building sector in three main forms. First, financial exploitation was discussed in terms of late payments or non-payments from customers and contractors. This was typified by the experience of Mateusz who explained that "chasing payments" was the main constraint to his building enterprise activities:

"The biggest challenge is chasing payments - always! You can have the best customers - patient, hands-on, polite, they work with you - and then it comes to payment and they have this problem or that problem, they are waiting for payday, someone else owes them money, they don't get round to it, there is always something. Then chasing payment from builders is a whole other story, because you are the end of a long chain. I am waiting weeks, sometimes months for these payments, and this makes running the business hard. Some people will never pay you the money, you can't take them to court because you don't have time or it is too expensive." (Polish entrepreneur Mateusz, building enterprise TRF)⁶

⁶ Indeed, as illustration of the potentially severe consequences of financial exploitation in the form of non-payments, Mateusz explained that his previous building enterprise had gone bankrupt due to the non-payment of a large contract, stating that *"my last business went insolvent because someone didn't pay me £46,000. The whole contract was worth £500,000 - contract is bigger, profit is bigger, but risks are bigger, this destroyed me."* (Polish entrepreneur Mateusz, building enterprise TRF)

Second, financial exploitation was discussed in terms of ‘unreliable’ or ‘dishonest’ workers. This was illustrated for example by Aleksy, who experienced the theft of building materials by his unsupervised workers:

“We have employed over 50 people in the past, but that was a bit of a nightmare. It was quite hard to control every site with that amount of people, and I couldn’t rely on them. People responsible for the individual projects took advantage of the fact that I was not always there, so there was quite a lot of materials flying around, and not to do the project that we were supposed to be doing. So in 2006 I realised that every single year I was losing £100,000 instead of making any money!” (Polish entrepreneur Aleksy, building enterprise APR)

Third, financial exploitation was also discussed in relation to exploitative business partners and business relationships, as typified by Gawel’s experience:

“Up until 2001 I had a business partner. He was born in the UK so he had perfect English reading and writing - I didn’t. So he managed the clients and did the paperwork, and I did the jobs. He would do deliveries, problems, but he didn’t do anything! He just sat around while I worked my arse off 10 to 12 hours a day, this is no good.” (Polish entrepreneur Gawel, building enterprise PMX)

Gawel’s case is indicative of other Polish entrepreneurs in the building sector, who highlighted the lack of English language proficiency (human-cultural capital) as a key constraint on their enterprise start-up processes. Not only did a lack of English language skills make Polish entrepreneurs less able to recruit English-speaking customers, but it also left them vulnerable to exploitation by English-speaking business partners. Taken together, financial exploitation in the forms of non/late payments, unreliable/dishonest workers, and exploitative business partners constitute key enterprise constraints for Polish entrepreneurs in the building sector. Indeed, it is these sector-specific constraints that led Maryla to start-up her social enterprise with the intention of meeting Polish builders’ specific support needs for “*greater legal representation and fair wages for good work*” (Polish entrepreneur Maryla, recruitment enterprise PON).

In addition to the building sector-specific challenges identified above, my findings also highlight a broader set of enterprise constraints among Polish entrepreneurs, which overlap with the enterprise constraints of their Ghanaian counterparts in several ways. One enterprise constraint found to be common across both groups is the lack of time resources. This was illustrated for example by Aleksy, who described the need to “work constantly” in order to maintain and grow his building activities across three enterprises:

“Unfortunately from what I can see it is more disadvantages of working for yourself, because you can make more money but that is not coming for free, you have to be 24-7, almost like a slave, you are just working constantly. I’m sort of like a slave at the moment, because I am working for 3 companies, sometimes I am in my office till 3 o’clock in the morning. This week I will hardly see my son, the bank holiday I stayed until 1 a.m., Tuesday 3 a.m., and it is from 8 a.m. or 7 a.m. until midnight.” (Polish entrepreneur Aleksy, building enterprise APR)

The lack of time resources identified among Ghanaian and Polish entrepreneurs was also confirmed as a common constraint among other migrant and non-migrant entrepreneurs by the London-based enterprise support institution Hackney Business Ventures (HBV). HBV’s Executive Officer noted that: *“most small businesses don’t have enough time to manage and develop their businesses, and deal with the red tape that many of them face, let alone taking on other tasks”*. In addition, some Polish entrepreneurs also highlighted the time-related challenges of being a ‘new’ enterprise, and the need to establish brand recognition and customer loyalty over time. This was typified by Stefan who explained that he needed more time to establish his garage enterprise activities within his new location:

“We are new, and we don’t know the market so well. And we are not getting so many people walking in off the street yet, so we need more time to really build things up.” (Polish entrepreneur Stefan, garage enterprise ENA)

Similarly, Irena (interior design enterprise AMT) pointed out that *“if you are at the beginning or lower level of the ladder, you kind of have to fit in”*, in contrast to *“well-established well-known names”* who can demand higher prices. This echoes the

sentiments of newer/younger Ghanaian entrepreneurs in my research, who similarly recognised the need to establish brand recognition, reputation, and ‘symbolic capital’ (Bourdieu 1989) over time.

In addition to the time-related enterprise constraints identified above, the issue of reduced customer demands within London’s post-recession economy was also found to be common among (some) Polish and Ghanaian entrepreneurs. In the case of Polish entrepreneurs, recessionary constraints were mainly identified within the building sector, typified by Mateusz who described the decline in customer demands caused by recessionary factors:

“I have seen work change a lot, I used to have work for 9 months to 1 year in advance, now we only have 3 months of work ahead. This is mainly due to recession, I think that competition has always been there, it is mainly recession.” (Polish entrepreneur Mateusz, building enterprise TRF)

However as Izolda (ADS) pointed out, the negative effects of the recession have not only been felt within the building sector, but rather *“have an impact on all service firms like ours”*. Taken together, the issues of time constraints and reduced customer demands identified above are found to be common across Polish and Ghanaian entrepreneurs. However, my findings also highlight several ways in which Polish entrepreneurs’ enterprise constraints and support needs *differ* from their Ghanaian counterparts. First, Polish entrepreneurs did not express the same co-national customer constraints as their Ghanaian counterparts. Co-nationally orientated Polish entrepreneurs serve a significantly larger co-national (Polish) market in London, and therefore did not highlight the same need to ‘break out’ into non-co-national markets. Second, Polish entrepreneurs did not highlight the same need for advertising, marketing, and networking advice as the older Ghanaian entrepreneurs in my research. Instead Polish entrepreneurs were found to use multiple online and print resources to target their product/services to consumers effectively, thereby overlapping with the advertising practices of newer/younger Ghanaian entrepreneurs discussed in the previous section. Third, Polish entrepreneurs did not highlight the same experiences of financial exclusion as those expressed by some Ghanaian entrepreneurs. Instead, Polish entrepreneurs were found to have greater access to

mainstream financial services such as bank loans, credit cards, and professional insurance products. Indeed, several mainstream financial service providers in the UK have actively targeted Polish customers since Poland's accession to the EU in May 2004. This 'pro-Polish' banking trend is illustrated by the fact that all of the 'Big Four' retail banks in the UK (Barclays, Natwest, HSBC, and Lloyd's TSB) have introduced Polish-speaking branch staff and call centres, Polish-specific bank accounts, and marketing literature published in Polish over the last decade (Company Websites, 2014).

Overall then, my analysis in this section highlights the specific yet *heterogeneous* enterprise constraints and support needs of Ghanaian and Polish entrepreneurs living in London. While my results show generational differences between the support needs of older and newer/younger Ghanaian entrepreneurs, the main support needs of Polish entrepreneurs were associated with sector-specific constraints. Some constraints and needs are common across both migrant groups, such as the lack of time resources, and reduced customer demands within London's post-recessionary economy. However, my results also show some clear differentiations between Ghanaian and Polish entrepreneurs' constraints/needs, for example in relation to marketing and advertising needs, and experiences of inclusion/exclusion from financial service providers. In one sense, my findings therefore highlight some of the same enterprise constraints and support needs identified in previous Business-Management studies of 'ethnic-minority enterprise' (e.g. Barrett 1999; Irwin and Scott 2010; Parker 1994; Ram et al 2002) and 'new migrant enterprise' (e.g. Jones et al. 2012; Mascarenhas-Keyes 2006; Sepulveda et al 2011)⁷ in the UK. However, in contrast to previous studies that tend to treat ethnic/migrant entrepreneurs as homogenous groups, my findings clearly show that migrant entrepreneurs' constraints and support needs are highly differentiated and *heterogeneous*. These heterogeneous support needs are underpinned by multiple and overlapping causal factors, including generational differences between older and newer/younger migrants; the ability to mobilise varied forms of human-cultural, social, and financial capital resources; and variations in enterprise sectors, production processes, and sector-specific activities, within *and* across groups of migrant

⁷ For example, Jones et al (2012, 3172) identify the enterprise support needs of new migrant entrepreneurs from A8 and African and Middle Eastern Countries to include (in order of prevalence): funding, general advice, accounting, legal, marketing, training, business planning, property, sales, mentoring, networking, I.T., and business advice.

entrepreneurs. In the following sections, I build on my analysis to examine the extent to which migrant entrepreneurs' specific yet heterogeneous support needs are met, or remain unmet, by existing enterprise support provisions. *Section 6.3* assesses the UK governments' *publicly*-funded support provisions, and *Section 6.4* assesses migrant entrepreneurs' *self*-funded support provisions.

6.3 ASSESSING MIGRANT ENTREPRENEURS' PUBLICLY-FUNDED SUPPORT PROVISIONS IN THE UK

In this section, I discuss the extent to which migrant entrepreneurs' specific yet heterogeneous support needs outlined above are met, or remain unmet, by *publicly*-funded support provisions in the UK. My analysis consists of three main parts. First, I discuss the contributions and limitations of *diversity*-led enterprise support provisions, implemented during New Labour government administrations in the 1990s and 2000s. Second, I discuss the contributions and limitations of *growth*-led enterprise support provisions, implemented by the UK Coalition government since 2010. Third, I discuss Ghanaian and Polish entrepreneurs' varied experiences of, and engagements with, these publicly-funded enterprise support provisions.

6.3.1 ASSESSING THE NEW LABOUR GOVERNMENT'S DIVERSITY-LED ENTERPRISE SUPPORT PROVISIONS

For the UK's New Labour government administrating between 1997 and 2010, a key part of their policy agenda was based on the ideologies of 'equality' and 'social inclusion', pursued through reform of the welfare state as a 'third way' that differed from the old left and the new right (Blair 1997; Levitas 2005; Lister 1998; Powell 2000). Part of this policy agenda focused on enterprise support for 'disadvantaged' and 'socially excluded' groups in general, and 'black and minority ethnic' (BME⁸) entrepreneurs in particular, given the government's aim of boosting economic

⁸ The New Labour government's 'black and minority ethnic' (BME) categorisation included British-born people from ethnic-minority backgrounds, refugees and asylum seekers, and first generation economic migrants from developing countries (Ram and Jones 2008).

competitiveness while simultaneously encouraging social inclusion and equal opportunities (Blackburn and Ram 2006; North et al. 2003; ODPM 2004; SBS 2004; Syrett and North 2008). Towards this aim, government funds including the Phoenix Development Fund and the Local Economic Growth Initiative Fund were used to set-up varied BME-focused enterprise support institutions and initiatives throughout the 1990s and 2000s. In Ramsden's (2008, 207) review of BME-focused initiatives set-up using the Phoenix Development Fund, he concludes that 'valuable innovation took place within the projects, particularly in relation to techniques for outreach and engagement, and methods of supporting clients through finance, training and coaching approaches'. These innovations in BME-focused enterprise support included peer group support to identify enterprise needs and potential solutions; enterprise training including start-up, finance, and on-going support training; sector-specific procurement seminars; one-to-one meetings offering pre- and post-start-up support and advice; networking opportunities; and monitoring and evaluation of BME-focused enterprise data (see Ramsden 2008). Taken together, these initiatives and innovations constituted a strong publicly-funded and diversity-led framework for providing BME-focused enterprise support in the UK.

In practice, however, the amount of support provided by these diversity-led initiatives and institutions has been constrained in several ways. First, previous studies within Business-Management have highlighted the failure of diversity-led support institutions to engage with large numbers of ethnic/migrant entrepreneurs. Authors have highlighted varied causal factors for this lack of engagement including a lack of awareness of support initiatives; a perceived lack of relevance of support products; language barriers; an absence of trust between ethnic/migrant entrepreneurs and support providers; and 'cultural differences' (Ram and Jones 2008 for review). Second, the issue of engagement identified above, has been compounded by a lack of funding for these diversity-led support institutions. Ramsden (2008) shows that even at the height of New Labour's financial investment in diversity-led enterprise support, only a limited number (c.20) of BME-focused support institutions were established in the UK. Furthermore, following their establishment in the 1990s and 2000s, the few diversity-led enterprise support institutions that were set up have seen their public funding drastically reduced or completely dismantled by the Coalition government's post-recessionary spending cuts introduced since 2010 (Jones and Ram 2012). This

lack of funding was emphasised as a key operational constraint by all of the London-based institutional support commentators in my research, typified by the comments of the director of the diversity-led Association of Community-Based Business Advice (ACBBA) in London who stated that:

“The UK business support arena is really shrinking, it is dying... The UK government policy has gone through a lot of changes with regards to enterprise development. There was a lot of investment in the 1990s and early 2000s. But with the change of government and the emphasis on reducing the fiscal deficit and austerity measures, the local and national government level support has all but disappeared. In the UK the picture is bleak, there is very little money available for business support, and everyone is chasing the few funding sources available. We are on a downward path that looks set to last for the next few years at least.” (Director of ACBBA)

Thus, despite the establishment of some innovative diversity-led support institutions following New Labour’s investments in the 1990s and 2000s, the amount of support provided by these institutions has been constrained by a lack of engagement with large numbers of ethnic/migrant entrepreneurs, combined with a lack of sufficient funding to achieve greater engagement. In the following sub-section, I focus on the relative contributions and limitations of the *growth*-led enterprise support provisions implemented by the Coalition government that replaced the New Labour government in 2010.

6.3.2 ASSESSING THE COALITION GOVERNMENT’S GROWTH-LED ENTERPRISE SUPPORT PROVISIONS

The Coalition (Conservative-Liberal) government that was formed in 2010 has brought a fundamental policy shift away from the ‘equality’ and ‘social inclusion’ ideologies of New Labour in the 1990s and 2000s. Instead, the Coalition government has focused on an ‘enterprise for all’ agenda for post-recessionary economic growth that, paradoxically, excludes migrant entrepreneurs within an ‘immigrant reduction’ agenda (as discussed in *Chapter 1*). Tasked with implementing the Coalition government’s ‘enterprise for all’ agenda to offset public sector spending cuts of £18

billion (Boyle et al 2009; Haywood and Shaheen 2010), the UK government's Department for Business, Innovation and Skills (DBIS) has called for:

‘a relentless drive for growth across all sectors of the economy, getting behind not just the big business of today, but the businesses of tomorrow, to create the best environment for the private sector to succeed’ (DBIS 2010, 4).

This ‘drive for growth’ has focused in particular on boosting small and medium enterprises (SMEs⁹), given that the UK's 4.8 million SMEs account for 60% of private sector jobs and 50% of all private sector turnover (DBIS 2010, 6). *Table 6.1* summarises the Coalition government's main SME-growth-led initiatives that have been introduced since 2010.

⁹ Small and medium enterprises (SMEs) are defined as having an annual turnover of less than £22.8 million (or a balance sheet total of less than £11.4 million), and an average number of employees of 250 or less (UK Companies Act 2006).

Table 6.1 – Summarising the Coalition Government’s SME Growth-Led Initiatives

POLICY THEME	KEY CONTENTS
PUBLIC FINANCING	<ul style="list-style-type: none"> • A new bank-led £1.5 billion ‘Business Growth Fund’ to provide equity finance to established SMEs who need capital to secure their plans for growth. • Support for the ‘Enterprise Finance Guarantee’ that underwrites 75% of bank loans to small businesses. This is expected to provide up to £600 million of additional lending to 6,000 businesses in 2011, and £2 billion over the next four years. It is designed to enable lending to viable small businesses that lack collateral or financial track records. • Increasing the Government’s share of ‘Enterprise Capital Funds’ by £200 million, to enable investment into the equity gap of more than £300 million for early-stage innovative SMEs with high growth potential.
PRIVATE FINANCING	<ul style="list-style-type: none"> • Encouraging business angel groups and the Government’s SME investment arm (Capital for Enterprise Ltd) to bid for a ‘Business Angel Co-Investment Fund’ from the Regional Growth Fund. If successful, this will support angel investments into early stage SMEs with high growth potential, focused in areas most affected by public spending cuts.
CONTRACTS AND PROCUREMENTS	<ul style="list-style-type: none"> • Contract tender targets that aim to give 25% of all Government work contracts to small businesses.
HIGH PROFILE APPOINTMENTS	<ul style="list-style-type: none"> • The appointment of high profile entrepreneurs such as Sir Philip Green and Sir James Dyson as government advisers on business and efficiency.

[Source: DBIS (2010) ‘The Path to Strong, Sustainable and Balanced Growth’; DBIS (2011) ‘The Plan for Growth’]

The initiatives outlined in *Table 6.1* illustrate the government's pursuit of an 'enterprise for all' agenda through the implementation of cost-effective 'one-size-fits-all' financing and procurement targets, aimed in particular at high-growth potential SMEs (*Table 6.1*, highlighted). In addition to the SME growth-led initiatives outlined above, the Coalition government's 'enterprise for all' agenda has also focused on the cost-effective provision of entrepreneur-led support initiatives. These entrepreneur-led initiatives are summarised in *Table 6.2*.

Table 6.2 - Summarising the Coalition Government's Entrepreneur-led Support Initiatives

SUPPORT INITIATIVE	KEY SERVICES
GET MENTORING SCHEME	Launched in November 2011, the scheme aims to recruit and train 15,000 volunteer business mentors. Once trained, mentors are deployed across a range of mentoring organisations that provide face-to-face, telephone, or online mentoring services across the UK. Mentoring organisations are accessible to entrepreneurs through a searchable online portal hosted by mentorsme.co.uk. Currently 3,000 mentors are signed up to the scheme, 2,000 of which have completed their training.
GOV.UK WEBSITE	The GOV.UK website offers extensive information on enterprise and self-employment issues in the UK. It is organised around four main themes: (i) Starting up a business (sole trader set up, business set up, support helplines); (ii) Running a business (running a limited company, filing company accounts, tax, annual returns); (iii) Growing your business (employing staff, starting to export); and (iv) Financing your business (finance and support, business finance explained, business mentoring).
NEW ENTERPRISE ALLOWANCE	The scheme was started in April 2011 to provide enterprise start-up finance and support for individuals on benefits. Following a Job Centre Plus adviser referral, individuals who qualify for the scheme can obtain access to: (i) finance in the form of a low-interest loan; (ii) a grant allowance, paid weekly, up to a total of £1,274; and (iii) support in the form of an assigned business mentor. The scheme is available to adults who are receiving benefits in the form of Jobseeker's Allowance, Income Support (as a lone parent), or Employment and Support Allowance.
BUSINESS SUPPORT HELPLINE	This initiative provides telephone-based business support and advice service, with telephone advisers available for consultations from Monday to Friday, 9am-5pm. Calls are charged at local landline rates, but are included in mobile operators 'free minutes' allowance.

[Sources: gov.uk; getmentoring.org; greatbusiness.gov.uk; mentorsme.co.uk]

The initiatives outlined in *Table 6.2* illustrate the government's further pursuit of a cost-effective 'enterprise for all' agenda, this time through the development of business mentor networks that use *unpaid* volunteers (Get Mentoring); the *automation* of enterprise information via the Internet (GOV.UK); the *reduction* of benefit dependency costs through targeted start-up support (New Enterprise Allowance); and the *centralisation* of enterprise advice using telephone-based services (Business Support Helpline). Taken together, the SME-growth-led and entrepreneur-led initiatives outlined above constitute the Coalition government's pursuit of a cost-effective 'enterprise for all' approach, which aims to promote enterprise growth at the same time as minimising public spending on enterprise support provisions.

The Department for Business, Innovation and Skills (DBIS) has been keen to suggest the 'inclusiveness' of this approach, highlighting the increasing number of women-led, minority ethnic group (MEG) led, and social enterprises in the UK, and the increasing number of participants in its Skills System¹⁰ training programmes from Black, Asian or Minority Ethnic (BAME¹¹) groups (DBIS 2012; 2014). However, beyond documenting the numerical significance of women-led, MEG-led, or BAME-led enterprises, the government's DBIS does not address any differentiated support needs within or across these (or other) diverse entrepreneurial groups. As my interview with the DBIS's Enterprise Directorate confirmed, this homogeneous 'enterprise for all' approach is necessarily assumed to also cater for the support needs of migrant entrepreneurs:

"There is a wide range of support available to start-ups and businesses, which is also available to migrant businesses. Government recognises the importance of encouraging more entrepreneurs to set-up their business in the UK. From April 2011, a new prospective entrepreneur visa has been available to encourage more wealth

¹⁰ The 2012-13 Skills System included the following programmes: Employer ownership programme; Supporting the justice system; Community learning; Education, training & retraining; L2 workplace learning in SMEs; and Apprenticeships. The DBIS's Skills Funding Agency published that 629,000 learners (22%) participating in their 2012-13 Skills System were in a Black, Asian or Minority Ethnic (BAME) group (DBIS 'Skills Funding Statement 2013-2016' 2014, 43).

¹¹ The DBIS's BAME group classification is differentiated into four sub-group categories: (i) Asian or Asian British; (ii) Black or Black British; (iii) Mixed; and (iv) Other Ethnic Group or Chinese (DBIS 2014, 43).

and job creators to come to the UK... The Government wants to make it easier to start, invest in, and grow a business, especially small and medium sized enterprises. So we are simplifying the tax system and have cut the small profits rates to 20p; extending the small business rates relief scheme; increasing the Research and Development tax credit for SMEs to 225%; and opening up Government contracts to enable SMEs to get a fairer share of Government work.” (Business and Skills Ministerial Briefing Officer, Enterprise Directorate, DBIS)

Furthermore, my interview with the Federation of Small Businesses (FSB), the UK’s largest advocacy group for small businesses¹², suggests that the enterprise constraints and support needs of migrant entrepreneurs have *not* been taken up as a specific government advocacy issue in the UK:

“On the issue of migrant entrepreneurs, it is an issue that we raise from time to time with non-government groups such as Diversity Works for London, and through our ‘Real Life Entrepreneur’ campaign. This campaign centres on the fact that all aspiring business-minded people, from whatever background, should have the opportunity to start and run a successful business. We have six key lobbying issues that the campaign focuses on: access to finance, late payments, exporting, employment, low taxation, and low regulation. On specific issues of migrant entrepreneurship that you raise, it might be difficult for us to provide any extra assistance, as it is not an area that we have dug down into.” (Senior Development Manager for London, Federation of Small Businesses)

Thus, inherent in the Coalition government’s homogeneous ‘enterprise for all’ approach outlined above is a fundamental absence of any initiatives that focus on the *specific yet heterogeneous* enterprise constraints and support needs of migrant entrepreneurs (Section 6.2). My institutional support commentator interviews in London highlighted several specific issues with the governments’ homogeneous ‘enterprise for all’ approach. First, in relation to the government’s SME-led initiatives (outlined in Table 6.1), Biz Fizz’s director pointed out that the Coalition

¹² The FSB has 200,000 members, with membership made up of self-employed and small business owners. It describes itself as “the UK’s largest campaigning pressure group promoting and protecting the interests of the self-employed and owners of small firms” (fsb.org.uk).

government's focus on high-growth potential SMEs and centralised support essentially fails to engage with disadvantaged entrepreneurs who need this support the most:

“Government support is focused on those businesses that are already going to grow, and so you have to ask, well, why do they need you? So their failure to engage, I would say, is the way that they design their support system. If you're interested in a cost-effective way of doing it then you tend to have an approach which is centralised, and you expect people to come to you. We would say an effective way is actually start with the entrepreneur and build support around them, and try and keep that flexible, I think it has better outcomes.” (Director of Biz Fizz)

Second, in relation to the government's entrepreneur-led initiatives (outlined in *Table 6.2*), the Association of Community-Based Business Advice's (ACBBA) director pointed out that the GOV.UK website fails to account for entrepreneurs' differentiated capabilities to use the information contained within it:

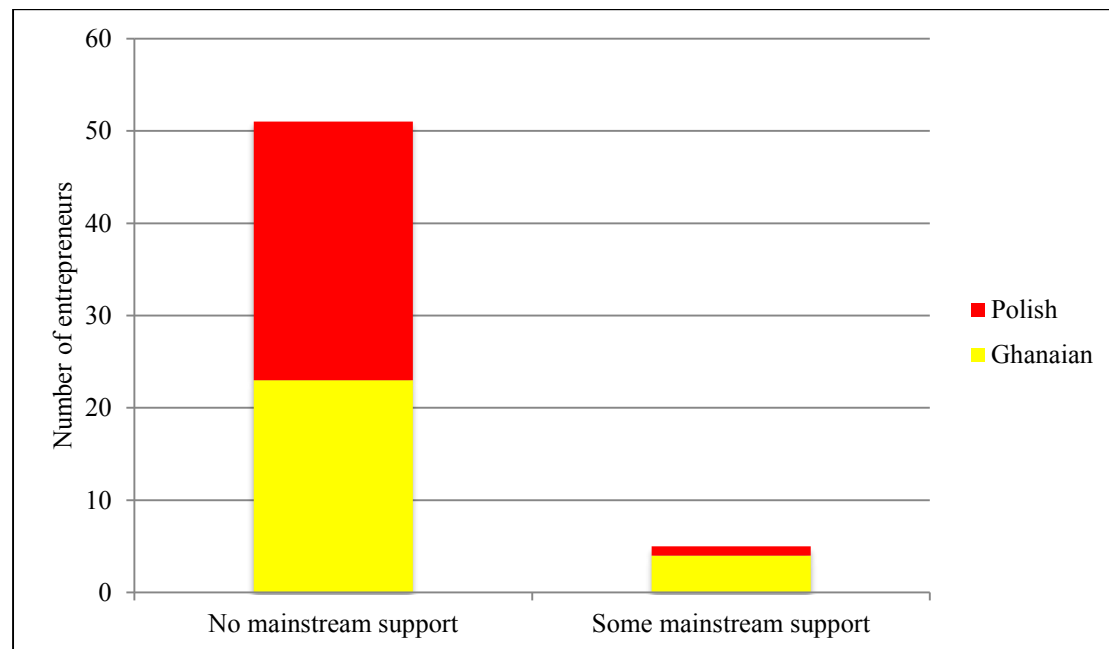
“There is a lot of information online, just look at the GOV.UK website. But this information is only part of the story. It takes a certain level of awareness and education and time to determine the relevant bits to them, and how to use and analyse this information, it is not straightforward. What is needed is the development of entrepreneurial skills, and it is very difficult to deliver that online.” (Director of ACBBA)

Overall then, my analysis suggests that the UK Coalition government's homogeneous 'enterprise for all' and growth-led initiatives fail to engage with the specific yet heterogeneous support needs of migrant entrepreneurs. At the same time, my analysis in the previous section suggests that the New Labour government's diversity-led initiatives, while better adapted to entrepreneurs' heterogeneous support needs, also fail to engage with growing numbers of migrant entrepreneurs in the UK. In the following section, I extend my analysis to discuss migrant entrepreneurs' experiences of these publicly-funded support provisions, focusing on Ghanaian and Polish entrepreneurs' experiences of publicly-funded enterprise support provisions within London.

6.3.3 MIGRANT ENTREPRENEURS' (LACK OF) ENGAGEMENT WITH PUBLICLY-FUNDED SUPPORT PROVISIONS

In general, the migrant entrepreneurs in my research highlighted a low level of engagement with publicly-funded support provisions. Only 4 of 27 Ghanaian entrepreneurs (15%) and 1 of 29 Polish entrepreneurs (3%) discussed using publicly-funded support provisions at any stage in their enterprise formation or growth (*Figure 6.1*).

Figure 6.1 – Migrant Entrepreneurs' Use of Publicly-Funded Support Provisions



[Source: primary questionnaire analysis]

The low levels of engagement with publicly-funded support provisions shown in *Figure 6.1* is significant given that these entrepreneurs collectively evidence 23 years of migrant enterprise activity within and through London dating back to 1989. Over this time period, only 5 of the 56 (9%) migrant entrepreneurs in my research engaged with publicly-funded support provisions. Among these 5 entrepreneurs, 3 discussed their experiences of publicly-funded support provisions as positive. First, Ghanaian entrepreneur Greg discussed the training support provided by Haringey Council (London Borough of Haringey) as “very useful” to his online fashion and recruitment enterprise activities:

“They give training on the different things you can do for marketing, the links that you can get to help your business, creating business documents, what you should and shouldn’t do - all these different things to give you more corporate knowledge when doing business. It was very useful because you get to keep all the different things that you did, you can always go back to it and look at it, and help implement it in your own business.” (Ghanaian entrepreneur Greg, fashion and recruitment enterprise IKO)

Second, Ghanaian entrepreneur Keith discussed the positive outcomes on his advertising enterprise gained from acting upon the advice he received from the British Library’s Business Advice Centre (London Borough of Camden):

“We started one and a half years ago, but we shut the website down for 6 months, we weren’t sure where to go with it. I went to the business advice centre in the British Library in central London, and they told us to re-design the website. Some of us working on the site are web designers, so we took the advice and did this, and re-launched in December 2011. Since the re-launch it is definitely growing!” (Ghanaian entrepreneur Keith, advertising enterprise GNI)

Third, Polish entrepreneur Irena discussed the advice she received from the Hackney Business Enterprise (London Borough of Hackney) as directly helpful to the establishment of her interior design enterprise:

“To set up the studio we used our local business enterprise support agency - Hackney Business Enterprise. They helped us with the business plan and getting funds, they were really good.” (Polish entrepreneur Irena, interior design enterprise AMT)

However, in contrast to the positive experiences identified above, 2 of the 5 entrepreneurs in my research who engaged with publicly-funded support provisions described their experiences and outcomes as negative. First, Ghanaian entrepreneur Talia explained that the training and advice she received from Hackney Council (London Borough of Hackney) was inappropriate and ineffective in helping her obtain bank credit for her food retail enterprise:

“I went to a business training course, they told me to make a business proposal and take it to the banks. That is their only idea – to get money from the banks. So I went there, which took two weeks to arrange a meeting. He didn’t even look at it, he just wanted to tick it off and send me away. The government says that it is all about small businesses and that they are giving money to the banks, but who is getting it?” (Ghanaian entrepreneur Talia, food shop NET)

Second, Ghanaian entrepreneur Nathan explained that the advice he received from Business Link consultants was inappropriate and ineffective for meeting the support needs of his recruitment enterprise:

“I had a couple of Business Link consultants visit, but the advisers were not that helpful. They come in with their own set of ideas, but they don’t listen to you. They are just after making money, they get £500 of government funds for each meeting they do, so they just want to make their money, sign off on the paper saying they came and advised, and then move on.” (Ghanaian entrepreneur Nathan, recruitment enterprise RMA)

Previous studies in Business-Management have similarly highlighted the failure of Business Link - the main publicly-funded enterprise support service operating in the 1990s and 2000s - to engage effectively with the support needs of ethnic/migrant entrepreneurs in the UK. For example, Ram and Smallbone’s (2003, 156) research found that less than one in three Business Link offices had a specific policy towards ethnic-minority enterprises. Furthermore, Ramsden (2008) points out that Business Link’s emphasis on SMEs excluded many ethnic/migrant entrepreneurs, whose micro-enterprise activities (less than 10 employees) did not qualify for Business Link support. As of November 2011, Business Link’s previous network of offices and business advisers in the UK have been replaced by the GOV.UK website, telephone advice service, and the Get Mentoring Scheme (as outlined in *Table 6.2*). However, as discussed in the previous section, these homogeneous ‘enterprise for all’ initiatives have done little to address the specific yet heterogeneous needs of migrant entrepreneurs, and therefore fail to improve upon the limitations of the Business Link support provisions. Overall then, my findings show a *lack* of engagement with

publicly-funded support provisions among Ghanaian and Polish entrepreneurs in London. My findings therefore potentially align with previous studies in the Business-Management literature, which similarly highlight the failure of publicly-funded support initiatives to engage effectively with migrant and ethnic-minority entrepreneurs (e.g. Deakins et al 2003; Ram and Jones 2008). In the following section, I discuss the extent to which migrant entrepreneurs are able to overcome some of the limitations of publicly-funded support provisions through the practices of *self-funded* support.

6.4 MIGRANT ENTREPRENEURS' SELF-FUNDED SUPPORT PROVISIONS

Given migrant entrepreneurs' lack of engagement with publicly-funded support provisions outlined above, previous studies within Business-Management have noted that ethnic/migrant entrepreneurs 'often rely instead on self-help and informal sources of assistance' (Ram and Smallbone 2003, 155). However, beyond simply acknowledging their existence, previous studies have *not* tended to specify the actual contents, mechanisms, or geographies of these 'informal self-help' practices (although see Fadahunsi et al 2000 for exception). Thus, my analysis in this section adds new insights beyond previous literatures by examining the types, sources, and geographical locations of Ghanaian and Polish entrepreneurs' self-funded support provisions. I use the term 'self-funded' to refer to support provisions that are funded *by* migrant entrepreneurs, thereby differentiating self-funded support provisions from publicly-funded support provisions discussed above. Following my forms-of-capital framework used in *Chapter 5*, my conceptualisation of 'self-funded' support includes migrant entrepreneurs' provisions that are funded using economic capitals (e.g. money), but also using human-cultural (e.g. skills, knowledge) and social capitals (e.g. social relations of trust, reciprocity).

6.4.1 GHANAIAN ENTREPRENEURS' SELF-FUNDED SUPPORT PROVISIONS

Among the Ghanaian entrepreneurs in my research, self-funded support was most commonly sourced in the form of *advice*, which entrepreneurs use to guide their enterprise start-up and growth processes. Verbal and unpaid forms of 'informal' advice were mainly sourced from Ghanaian entrepreneurs' family and friends within London, who were called upon to "talk things through", "get feedback", and "get another opinion" on enterprise ideas. Some Ghanaian entrepreneurs also sourced paid forms of 'formal' advice from accountants, business advisers, and solicitors within London. However, these forms of 'formal' advice were less common and, further, they overlapped with forms of 'informal' advice in some cases. This formal/informal overlap was typified by Jeff, who received advice at below-market rates from his "business adviser" ('formal') who is also his "friend" ('informal'):

"This shop basement became redundant you see, so I decided to find a use for it. And that is when the travel and the shipment, money transfer, all that came to mind. So I consulted one of my friends who was a financial adviser, we put a business plan together around that, and started off with that as well. He is a friend so he didn't charge me full rates, he was happy to lend a hand in that way." (Ghanaian entrepreneur Jeff, hairdressing and transport enterprise FAE)

Jeff's case is indicative of other Ghanaian entrepreneurs in my research who mobilise multiple forms of capital (in this case financial and social capitals) in order to source forms of advice that often blur the dichotomous distinctions between 'formal' and 'informal' categories in practice (see also Guha-Khasnobis et al 2007).

In addition to the advice provisions identified above, Ghanaian entrepreneurs' self-funded support provisions also include forms of *training*, which entrepreneurs use to inform their enterprise start-up and growth practices. As was the case with advice provisions, Ghanaian entrepreneurs' training provisions include overlapping forms of 'formal' and 'informal' training, including training received during education experiences at school and university; waged-employment experiences gained during paid/contracted work and unpaid/non-contracted work; and self-employment

experiences gained from other enterprise activities and entrepreneurs. These overlapping forms of formal/informal training were typified by Greg, who ‘helped out’ with his friend’s business (informal self-employment experience), while studying at university (formal education experience), before working for another company (formal waged-employment experience), and then starting-up his own fashion enterprise:

“A friend of mine was setting up a property company, he asked if I wanted to help him, to join him. At that time I wanted to start work, save up some money, and start my own business. But I thought seeing as he is already starting, why don’t I start with him, so I can learn the different things that he is doing. As I was working with him I was learning the different things in business, what you have to do and shouldn’t do, it was a really really good experience. Then I finished my university course, I was still with him for a few months, then I went to another job to do website management for a company, and from there I sort of started working on my own.” (Ghanaian entrepreneur Greg, fashion enterprise GNA)

The overlapping forms of formal and informal training identified above were also discussed by some Ghanaian entrepreneurs in relation to the practices of ‘self-learning’ and ‘learning from mistakes’. These forms of training were illustrated for example by Albert, who explained the practices of ‘self-teaching’ and learning from previous mistakes that underpinned the start-up and growth of his current marketing enterprise:

“I’m self-taught, I ask questions, and I observe what other people do... I started another company before, I wanted to start quickly, so I did the name, the tax, the plan. But I made mistakes, and it wasn’t thought out well enough. I was also working for a company at the time, I left things all over the place! So I folded that 2 years ago, and started again with Mind Qwest, it has been going for about 2 years now.” (Ghanaian entrepreneur Albert, marketing enterprise MND)

My findings show that while the majority of Ghanaian entrepreneurs’ received their training provisions within London, the geography of Ghanaian entrepreneurs’ training provisions also stretched through London, connecting to these entrepreneurs’ home

country localities in Ghana in some cases. This was illustrated for example by Rufus (OBT) and Jeff (FAE), who both described the “transfer of experiences” gained from education, waged-employment, and self-employment experiences in Accra to their enterprise start-up processes in London¹³.

In addition to the self-funded advice and training provisions outlined above, Ghanaian entrepreneurs were also found to receive overlapping forms of formal and informal *finance* support, which was used to meet the financial costs of enterprise start-up and growth. 11 of the 27 Ghanaian entrepreneurs (41%) in my sample sourced ‘informal’ financial support from family and friends within London, received in the form of small loans and grants (less than £1,000) that helped cover enterprise start-up and operating costs. 4 of the 27 (15%) Ghanaian entrepreneurs in my sample also received finance support from friends and family members in Ghana and the USA, thereby stretching the geography of their financial support networks through London to other countries. In addition to the ‘informal’ provisions identified above, 6 Ghanaian entrepreneurs (20%) in my sample also received ‘formal’ financial support in the form of loans from banks and building societies within London. However, Ghanaian entrepreneurs’ relatively low use of formal financial support was underpinned by their more frequent use of personal savings, low start-up costs, and unpaid labour support¹⁴, as well as by some Ghanaian entrepreneurs’ experiences of financial exclusion from banks and insurance providers in London (as discussed in *Section 6.2.1* above).

Taken together, my findings in this section show that Ghanaian entrepreneurs’ self-funded support provisions constitute multiple support *types*, including overlapping formal and informal forms of advice, training, and finance; multiple support *sources* including family, friends, business advisors, accountants, and solicitors; and multiple support *locations*, that stretch across space within and through London. In the following section, I extend these findings by analysing Polish entrepreneurs’ comparative self-funded support provisions.

¹³ This “transfer of experience” is also discussed in more detail in *Chapter 5.3.1*, in relation to Ghanaian entrepreneurs’ re-articulations of durable/flexible human-cultural capitals derived from Ghana.

¹⁴ These are discussed in more detail in *Chapter 5.4.1* and *5.5.1*, in relation to Ghanaian entrepreneurs’ mobilisations of social capitals and financial capitals across space.

6.4.2 POLISH ENTREPRENEURS' SELF-FUNDED SUPPORT PROVISIONS

Polish entrepreneurs' self-funded support was found to constitute the same three broad categories of advice, training, and finance identified among Ghanaian entrepreneurs. However, the specific types, sources, and geographies of Polish entrepreneurs' self-funded support provisions are *not* always the same as their Ghanaian counterparts. First, in relation to advice provisions, Polish entrepreneurs more commonly received enterprise advice from 'formal' sources than their Ghanaian counterparts did. This 'formal' advice was typically received from paid accountants, business advisers, and solicitors within London, and there was less overlap with 'informal' sources, as Polish entrepreneurs highlighted a willingness to pay full-market prices for "good quality", "reliable", and "trustworthy" financial and legal advice. This was illustrated for example by Mateusz, who explained that his weekly business advice meetings, while expensive, are vital to the management of his building enterprise activities:

"Once a week I meet with my business adviser, I pay for his time. We speak for 4 to 5 hours about the next month, and the plans, what is going on, which opportunities are there. On your own you can lose the plot, and start to see opportunities that are not there. My adviser gives a different perspective, this is very important. He is available by email and telephone 24-hours a day, when I need him, when there is a big problem." (Polish entrepreneur Mateusz, building enterprise TRF)

In addition, some Polish entrepreneurs receive advice from more skilled and experienced business partners and workers, two sources of advice that were not discussed by Ghanaian entrepreneurs in my research. This was illustrated for example by Maryla, who highlighted her more experienced business partner as a key source of advice for her recruitment enterprise:

"My main source of advice is my business partner and marketing consultant for the business, he has 20 years experience, a lot of awareness of the business world, he has

supported 3 charities, so he understands about their set-up as well.” (Polish entrepreneur Maryla, recruitment enterprise PON)

Similarly, Aleksy highlighted his skilled workers as a key source of advice for his building enterprise:

“Oddly what I have done, I learnt to listen to people. There is always someone whose got a better idea than I have. So even when I start my own little project, at that time I was maybe a bit clueless how to put 2 bits of timber together. But I listened to other people, and I employed somebody who knew how to do it.” (Polish entrepreneur Aleksy, building enterprise APR)

Second, in relation to training provisions, Polish entrepreneurs received more targeted training than many of their Ghanaian counterparts. This targeted training was provided through a combination of education, waged-employment, and self-employment experiences, which enable Polish entrepreneurs to accumulate sector-specific skills and knowledge (human-cultural capitals) to start-up and growth their enterprise activities (as discussed in *Chapter 5.2.2*). This was illustrated for example by Izolda, who described the legal sector-specific training that she actively pursued through education, waged-employment, and self-employment experiences within London, which supported the subsequent start-up of her solicitor enterprise:

“I studied English and European law at university in London. Then I went to law school for 1 year. Then I worked at Price Waterhouse Coopers for 7 years in their insolvency and business restructuring department. The skills I picked up from some of the top brains in the city were of immense value, especially their networking events... Then I went from one of the biggest consultancies in the world to a tiny high street firm in Mile End to learn how to run my own business. On purpose I went to a very small firm, it was a conscious decision. I worked there for 2 years, learning about how to apply what I learnt at PWC and scale it down to a small business. Then in 2008 I started my own firm.” (Polish entrepreneur Izolda, solicitors enterprise ADS)

Izolda’s sector-specific training identified above was indicative of other Polish entrepreneurs in my research, who also received sector-specific training within the

building, retail, and transportation sectors in particular. As was the case for Ghanaian entrepreneurs, Polish entrepreneurs also discussed their self-funded training provisions in relation to practices of ‘self-learning’. This was illustrated for example by Irena, who highlighted the importance of “learning on the job” in the absence of other forms of external advice:

“If you are your own boss you have to learn on the job, you have to learn as you go along, because there is no-one really to turn to for advice.” (Polish entrepreneur Irena, food shop PMK)

Other Polish entrepreneurs also highlighted ‘self-learning’ practices in the form of language training, as well as sector-specific licenses (e.g. heavy goods vehicle licenses, machinery operating licenses), and professional qualifications (e.g. accountancy qualifications). These forms of training further support Polish entrepreneurs to start-up and grow their enterprises through the acquisition of sector-specific skills and knowledge (as discussed in *Chapter 5.3.2*). As was the case for Ghanaian entrepreneurs, my findings suggest that Polish entrepreneurs receive most of their training provisions within London, in addition to some training (education/work experiences) received in Poland prior to moving to London. This was typified by Przemko who described the training provided by his combination of education, waged-employment, and family enterprise experiences within the automobile sector in Poland, prior to arrival in the UK:

“My dad had a garage in Poland so I grew up with it. Then I learnt at school and at college in Poland. I worked as a mechanic in Poland for 6-7 years before coming to the UK.” (Polish entrepreneur Przemko, garage enterprise HAC)

Thus, Przemko’s experience is indicative of the ways in which Polish entrepreneurs’ training provisions stretch through London to localities within the UK and other countries in some cases¹⁵.

¹⁵ This process is also discussed in *Chapter 5.3.2* in relation to Polish entrepreneurs’ translocal human-cultural capital mobilisations.

Third, in relation to finance provisions, Polish entrepreneurs received more ‘formal’ and less ‘informal’ finance support than their Ghanaian counterparts. 12 of the 29 Polish entrepreneurs (41%) in my sample received ‘formal’ financial support in the form of loans from banks and building societies within London. Polish entrepreneurs’ more frequent use of formal financial support was underpinned by these entrepreneurs’ higher financial start-up and operating costs, particularly within the building, publishing, professional service, retail, and transport sectors (as discussed in *Chapter 5.5.2*); as well as Polish entrepreneurs’ experiences of greater financial inclusion from banks and insurance providers within London and the UK (as discussed in *Section 6.2.2*). 7 Polish entrepreneurs (24%) in my sample also sourced ‘informal’ finance support from family members within London, who typically “put a bit of money in” to help with start-up costs. 4 Polish entrepreneurs (14%) also sourced ‘informal’ financial support from family members in Poland, thereby stretching their financial support networks through London to these entrepreneurs’ home country financial spaces.

Taken together, my findings in this section show that Ghanaian and Polish entrepreneurs frequently use self-funded support provisions to help start/grow their enterprise activities. These findings therefore potentially align with previous studies in Business-Management literatures, which highlight migrant/ethnic entrepreneurs’ frequent use of ‘informal self-help’ provisions (Ram and Smallbone 2003, 155), given these entrepreneurs’ lack of engagement with publicly-funded support provisions. However, in contrast to previous studies that tend to treat these ‘informal self-help’ practices as an unspecified or homogeneous ‘black box’, my research highlights the specific and heterogeneous self-funded support practices of Ghanaian and Polish entrepreneurs living in London. In particular, my results specify Ghanaian and Polish entrepreneurs’ heterogeneous self-funded support provisions in relation to: (i) their *types* of self-funded support, including overlapping forms of formal/informal advice, training, and finance; (ii) their *sources* of self-funded support, including accountants, banks, business advisers, business partners, friends, family, schools, solicitors, universities, and workers; and (iii) their *geographical locations* of self-funded support, including support provided within London, and through London connecting to these entrepreneurs’ home country in some cases. Further, my analysis shows that migrant entrepreneurs’ variations in self-funded support provisions are

causally underpinned by these entrepreneurs' human-cultural, financial, and social capital mobilisations within and through London (see also *Chapter 5*) and, simultaneously, by the support needs of migrants' differentiated enterprise activities operating within specific sectors.

Given that migrant entrepreneurs' self-funded support provisions are dependent on these entrepreneurs' relative abilities to mobilise capital, it follows that *not* all migrant entrepreneurs are equally capable of meeting their support needs through self-funded provisions. For example, while the most capital rich, networked, educated, and fluent English-speaking migrant entrepreneurs have greater access to self-funded support provisions, the most capital poor migrant entrepreneurs have least access to these same self-funded support provisions. Crucially then, the inherent limitations to *self-funded* provisions identified above means that we *do* still need *publicly-funded* provisions, in order to support those capital poor, vulnerable, and excluded migrant entrepreneurs who need support the most, yet are the least able to pay for it. Furthermore, given migrant entrepreneurs' previous lack of engagement with publicly-funded support provisions in the UK (as discussed in *Section 6.3*), we still need to find ways of providing this publicly-funded support through institutions and initiatives that more effectively engage with migrant entrepreneurs' specific yet heterogeneous support needs. In the final section I discuss how some of these support provision gaps might be filled in practice, through the further development of a *community-based* enterprise support approach.

6.5 FACILITATING TRANSLOCAL MIGRANT ENTERPRISE IN PRACTICE: TOWARDS A COMMUNITY-BASED SUPPORT APPROACH

In the previous sections of this chapter, I have shown that migrant entrepreneurs have specific yet heterogeneous support needs (*Section 6.2*), which are only partially met by publicly-funded support provisions (*Section 6.3*) and/or self-funded support provisions (*Section 6.4*). Given the remaining gaps in support identified above, I argue that we still need publicly-funded enterprise support institutions, in order to provide the most vulnerable, excluded, and capital poor migrant entrepreneurs with

unpaid support services such as advice, training, and finance. Crucially, these publicly-funded institutions and initiatives need to engage more effectively with migrant entrepreneurs than has been achieved in the past. In theory, we would all hope for the ideal model of ‘enterprise support for all’, provided within entrepreneurs’ localities by inclusive institutions with limitless funds, and across entrepreneurs’ localities by ‘joined-up’ government policy and institutional practice¹⁶. However, a more *achievable* model of support for migrant enterprise is a restrained version of this ideal, given the socio-economic and political realities within which enterprise support must be practiced. In the case of the UK in particular, the ‘enterprise for all’ ideal is constrained in reality by the Coalition government’s post-recessionary cuts in public-sector funding, combined with an ‘immigrant reduction’ agenda to reduce the UK’s net migration to less than 100,000 migrants by the year 2015 (as discussed in *Chapter 1*). Thus, the more pertinent issue to address is not what an ideal yet unattainable ‘enterprise support for all’ model might look like, but instead to consider the possibilities for better supporting migrant entrepreneurs in practice, within a realistic, pragmatic, and in this sense, ‘engaged’ scholarly-practitioner framework. Indeed, this is the essence of ‘engaged scholarship’ (Van de Ven 2007), which, as Ram *et al.* (2013, 337) rightly suggest, requires academics and practitioners to ‘deploy complementary bodies of knowledge to develop constructive intervention to support new migrant businesses’.

Against this background, my analysis in this section focuses on *how* publicly-funded institutions can engage more effectively with migrant entrepreneurs’ specific yet heterogeneous support needs, through the further development of a *community*-based approach to enterprise support. My analysis centres on two diversity-led enterprise support institutions based in London – the Association of Community-Based Business Support (ACBBA) and the London Rebuilding Society (LRS). While these are not the only two institutions that have used a community-based support approach, I identify them as two ‘critical’ case studies (Yin 1994) of ‘good practice’ in community-based support for migrant entrepreneurs, to be analysed in more detail in

¹⁶ ‘Joined-up government’ refers to the (ideal) concept of all government departments communicating effectively with each other and acting together, purposefully and effectively, towards a integrated and coherent result, strategy, or agenda. In the UK, the theory and practice of joined-up government was a central part of the Blair government’s programme for public sector reform (see Blair 1997; Ling 2002; Pollitt 2003).

the following sections. My analysis is based on in-depth interviews with ACBBA's Director, and LRS's Community Microfinance Development Manager. Drawing on these two case studies, the first part of my analysis highlights these institutions' use of community-based enterprise support as a highly appropriate, innovative, and geographically engaged model for supporting migrant entrepreneurs across space, in this case within and through London. However, in the second part of my analysis I highlight the issues of funding that have critically constrained these institutions' capacities to support larger numbers of entrepreneurs. On this basis, I argue for greater financial investment in community-based enterprise support initiatives that are grounded in a spatially holistic translocal conception of 'community', which, simultaneously, makes them more socio-economically and politically attainable in practice.

6.5.1 THE ASSOCIATION OF COMMUNITY-BASED BUSINESS ADVICE

My first case study of institutional 'good practice' in community-based support for migrant entrepreneurs focuses on the Association of Community-Based Business Advice (ACBBA). ACBBA was established in 2004 as part of the Supporting Inclusion in Enterprise Development (SIED) and Regenerating Enterprise through Local Economic Exchange (REFLEX) projects in the UK, led by the London Borough of Islington, and funded by the European Commission's European Social Fund. Using this public (EU) funding, the ACBBA was established as 'an independent not-for-profit enterprise development organisation to test new approaches to making enterprise available to all' (ACBBA Website 2014; see also *Plate 6.1*).

Plate 6.1 – Screenshot of ACBBA's Website



[Source: ACBBA Website 2014 (communitybasedbusiness.co.uk), August 2014]

The work of ACBBA focuses on four main enterprise support initiatives that, taken together, constitute a critical case of 'good practice' in community-based enterprise support. ACBBA's first initiative focuses on support for entrepreneurs in the pre-start-up and recent start-up phases of their enterprise activities. This support is provided in the forms of: (i) business counselling sessions, which give entrepreneurs individual feedback on their ideas, relevant business information, and practical assistance to prepare a cash-flow statement, business plan, or finance application; (ii) interactive group workshops, which provide detailed information, advice, and training, centred on the themes of 'Preparing for Self-Employment' and 'Finance for the Self-Employed'; and (iii) additional learning materials, which include relevant information booklets, as well as computer-based finance/planning tools and templates for new entrepreneurs. ACBBA's second initiative focuses on on-going support for entrepreneurs who have already established their enterprise activities. This support is

provided in the form of a tailored advice and information service, which is adapted to address the specific aims of individual clients, but most commonly centres on issues of entering new markets, tendering for public sector contracts, and raising finance.

ACBBA's third initiative is its Professional Development Programme for Business Advisers. This programme is designed to assist Local Authorities and other local institutions and stakeholders within London to develop a network of community-based business advisers, who can then support entrepreneurs from disadvantaged groups within their local communities. To achieve this goal, ACBBA's programme provides training to new business advisers in the form of workshops, mentoring, learning materials¹⁷, and accreditation. This training provides business advisers with the necessary skills and knowledge to independently deliver business advice and mentoring services to entrepreneurs within their local communities. In this way, ACBBA uses a *community*-based approach to support local, disadvantaged, and hard-to-reach entrepreneurs by "enabling communities to help themselves", an approach that is designed to be sustainable through periods of economic growth and recession:

"The concept of the community-based business support model is to enable communities to help themselves. In the growth period it is about connecting both sides, as money and support are available, so it is about getting this support to those communities who need it. In the decline periods, and the recession we are in, it is about self-help and support in their own community, because the outside support and money is simply not available in the same way." (Director of ACBBA)

ACBBA's fourth support initiative is its contribution to the Boosting Entrepreneurship Tools for Migrants (BEST FORM) project, a cross-border collaborative project funded by the European Commission that ran from 2010-2012¹⁸. The BEST FORM project took ACBBA's Professional Development Programme for Business Advisers outlined above, and piloted the model with 7 further community-

¹⁷ Towards this goal, ACBBA has published its own book titled 'How to Be a Brilliant Community-Based Business Adviser', which includes all learning materials and case studies for business advisers.

¹⁸ The BEST FORM project was funded by the European Commission through the Lifelong Learning Programme, under the Leonardo da Vinci Transfer of Innovation sub-programme.

based institutions located in Germany, Italy, Poland, Portugal, Romania, and Spain¹⁹. Across these 7 pilot projects, the target client groups for community-based enterprise support were *migrant* entrepreneurs. In the initial phase of the BEST FORM project, ACBBA transferred knowledge of its community-based support approach *to* the 7 participating institutions across Europe. These partner institutions were tasked with adapting and implementing ACBBA's Professional Development Programme within their local communities. As these projects progressed over BEST FORM's 24-month period (2010-2012), ACBBA and the 7 partner institutions held a series of 5 international conferences²⁰. These were used to share project results and discuss 'good practice' for the further adaptation and implementation of this community-based enterprise support model for migrant entrepreneurs across localities in Europe. While the BEST FORM project has now ended, its positive outcomes are on-going. Thus far these outcomes include: (i) the publication of a 'support handbook' for trainee business advisers, which provides self-study information and advice on the essential skills and knowledge required to advise migrant entrepreneurs; (ii) the publication of a 'guideline handbook' for institutions delivering the Professional Development Programme for Business Advisers, which provides information and advice on programme adaptation, and therefore constitutes the institutional framework for developing future programmes; and (iii) the launch of an interactive website, intended for use by community-based support institutions and business advisers as a resource for sharing information, advice, and prior experiences²¹.

Taken together, ACBBA's four main initiatives outlined above constitute a community-based approach that provides enterprise support *within* London, in the form of ACBBA's training programmes for new entrepreneurs, established entrepreneurs, and business advisers, and *through* London, given ACBBA's contributions to the BEST FORM project across localities in Europe. In this way,

¹⁹ BEST FORM's 7 community-based institutional partners are: (i) Associação de Solidariedade Internacional (Porto, Portugal); (ii) Association of Community-Based Business Advice (London, England); (iii) Institute for Innovation in Learning (Erlangen, Germany); (iv) Inveslan (Bilbao, Spain); (v) Oxfam Italia (Arezzo, Italy); (vi) Sociedade Portuguesa de Inovação (Porto, Portugal); (vii) University of Lodz (Lodz, Poland); and (viii) University of Pitesti (Pitești, Romania).

²⁰ The 5 meetings were held in Oport, Portugal (December 2010, September 2012); London, England (April 2011); Arezzo, Italy (October 2011); and Pitesti, Romania (April 2012).

²¹ BEST FORM's interactive website (www.spi.pt/bestform/interactive_tool) is organized around 7 core themes: (i) Making business support accessible to all; (ii) Understanding business; (iii) Starting up in business; (iv) Working with clients; (v) Finance for business advisers; (vi) Marketing for business advisers; (vii) Spreadsheets for business.

ACBBA's community-based support initiatives have been both informing *of*, and informed *by*, entrepreneurs' specific yet heterogeneous support needs within different localities, thereby constituting a critical case of 'good practice' in diversity-led (migrant and non-migrant) enterprise support across space.

6.5.2 THE LONDON REBUILDING SOCIETY

My second case study of institutional 'good practice' in community-based support for migrant entrepreneurs focuses on the London Rebuilding Society (LRS). LRS was established in 2004 as a social enterprise²² headquartered in the City of London²³ that 'specialises in creating innovative forms of finance which benefit local communities and the environment' (LRS Website 2014; *Plate 6.2*).

²² The LRS is registered as an Industrial and Provident Society run for the benefit of the community, and is recognised as an Exempt Charity by the UK Inland Revenue.

²³ The City of London is the 33rd principal division of Greater London, commonly referred to as "the City" or "the Square Mile" (1.12 miles²) located in the centre of Greater London.

Plate 6.2 – Screenshot of LRS's Website



[Source: LRS Website 2014 (londonrebuilding.com), August 2014]

The work of LRS focuses on two main enterprise support initiatives that, taken together, constitute another critical case of ‘good practice’ in community-based enterprise support. LRS’s first initiative focuses on supporting entrepreneurs’ social, ethical, and green enterprise activities. This support is provided in the form of: (i) workshop training courses, centred on the themes of ‘Business and Marketing’, ‘Financial Planning and Management’, and ‘Legal Structures for Social Enterprise’; (ii) consultancy services, which are tailored to the specific needs of individual clients, but most commonly address the issues of writing a business plan, financial planning, marketing, locating funding, implementing efficient business systems, and on-going support and mentoring; and (iii) online advice, which focuses on business planning

and financing, provided in the form of downloadable financial planning and cashbook models.

LRS's second initiative is its Mutual Aid Fund, a "community-based microfinance development programme" designed to increase financial inclusion by enabling community-based organisations within London to start-up and operate their own micro-lending initiatives for the benefit of their local community members. The programme does this by providing community-based organisations with a 6-day 'Learning to Lend' course on how to set-up and operate a micro-loan fund; a computer-based loan management system; inter-organisation networking events; accreditation in the form of a consumer credit license²⁴; and the provision of on-going support and advice to participating organisations. The programme also includes a 'Train the Trainer' course, which teaches practitioners from participating organisations about financial literacy, personal budgeting, and credit management, which they can then pass on to their local community members. Using the training programme outlined above, the Mutual Aid Fund enables community-based organisations to provide appropriate personal loans (£50-£300), business loans (£300-£1000), and basic financial advice to their local community members. This helps potentially vulnerable, excluded, and disadvantaged clients to avoid "loan sharks" and "bad debt", and increase their financial capabilities, incomes, and credit histories. At the same time, the Mutual Aid Fund helps participating community-based organisations to transition from grant dependency into more financially sustainable forms of social enterprise activity.

Currently, the Mutual Aid Fund's participating organisations represent a diverse range of community interest groups within London. These include non-mutually exclusive groups of migrants, market traders, home educators, women with mental health problems, survivors of domestic violence, widows and orphans, and refugee professionals among others. As the Mutual Aid Fund's director explained, these community-based organisations provide a range of socio-cultural, economic, and institutional support services to their members. Thus, the successful addition of enterprise support services in the form of micro-loans depends on participating

²⁴ This is a legal requirement for all consumer-lending organisations in the UK.

organisations' abilities to *adapt* the Mutual Aid Fund programme to their members' specific yet heterogeneous support needs. This is an adaptation process that LRS's Mutual Aid Fund is keen to facilitate:

"What you begin to see is that community support and in fact a whole range of support needs are tied up with these migrant communities - business support is one strand of this support... All communities are different, so we want them to develop appropriate financial products for that community. We can teach best practice but they then need to make it flexible and adapt it." (Director of LRS's Mutual Aid Fund)

Interestingly, this adaptation process among some *migrant* organisations participating in the Mutual Aid Fund initiative has used financial lending models originally developed in migrants' *home-country* communities - such as joint liability group lending and rotating savings and credit associations (Besley, Coate, and Loury 1993; Besley and Coate 1995). This 'home- to host-country' adaptation process was typified by the Edo State Women From Nigeria who, through the Mutual Aid Fund programme, have successfully used a "traditional" home-country rotating savings and credit model for their community members to use within London:

"Some community organisations want to run member saving services, which you can't do easily in the UK, only Banks, Building Societies, and Credit Unions can do this. But some have come up with innovative ways around this. One African group, the Edo State Women From Nigeria, they run a traditional savings and lending model. It is a 3-year programme, clients borrow £500-£1000 every 6 months and repay after 6 months, so 6 cycles over the 3 years. The organisation charges 40 per cent flat rate interest over the 6 months. If the client completes the 3-year cycle, they get reimbursed half of the interest paid. This incentivises them to stay in the programme, and you get a lump sum at the end. This works for some African groups who use this model anyway in their home country. They tried conventional lending model but it didn't work, so they said 'we are going to try this'." (Director of LRS's Mutual Aid Fund)

This geographically-stretched 'home- to host-country' adaptation process has been most prominent among the Mutual Aid Fund's African migrant organisations, and

particularly those representing migrants from Kenya, Nigeria, the Republic of Congo, Somalia, and Uganda. In this way, it can be seen that the Mutual Aid Fund enables migrant organisations to provide community-based financial support to their members within London, using appropriate financial lending models transferred from migrants' home-country experiences, which 'mainstream' financial service providers (e.g. banks, building societies) within London simply do not engage with²⁵.

Taken together, LRS's two main initiatives outlined above constitute a community-based approach to enterprise support *within* London, provided in the form of training and advice services for social, ethical, and green entrepreneurs, combined with the Mutual Aid Fund's community-based microfinance development programme. Further, my analysis shows that LRS's Mutual Aid Fund enables migrant community-based organisations to provide financial support to their members *within* London, but often using financial lending models adapted *through* London, as they are transferred from migrants' home-country experiences. In this way, LRS's community-based support initiatives have been informed *by*, and informing *of*, entrepreneurs' specific yet heterogeneous support needs and support provisions across localities, thereby constituting a critical case of 'good practice' in diversity-led enterprise support, delivered within London but informed across space.

Overall then, my analysis in this section highlights ACBBA and LRS as two critical cases of 'good practice' in diversity-led enterprise support, which have used innovative community-based support models to meet the specific yet heterogeneous needs of their migrant and non-migrant clients. Crucially, the 'innovation' in ACBBA and LRS's community-based support provisions derives from the *geography* of their learning and adaptation processes, which in this case stretch across spaces *within* and *through* London. For ACBBA, this process is highlighted by its Professional Development Programme for Business Advisers, which was initially developed within London, then disseminated through London to 7 institutional partners across Europe, and further adapted to local support needs through an iterative learning

²⁵ I also discuss these issues further in my MPhil dissertation (2008) 'Is Microfinance an Appropriate Solution to Financial Exclusion in Developed Countries'. Drawing on the critical case study of the Women's Enterprise Education and Training Unit (WEETU) in Norwich (UK), I demonstrate that WEETU's 'replication' of the Grameen Bank's group-lending micro-credit model (Yunus 1998) has in fact been more effective as an 'adapted peer-support model' rather than a 'replicated peer-lending model'.

process over time. For LRS, this process is highlighted by its Mutual Aid Fund, which takes community-based microfinance lending models learnt in migrants' home counties (particularly in Africa), and uses them to provide appropriate micro-loans within London. In both cases then, the frames of reference used by ACBBA and LRS to develop and implement their community-based support initiatives are stretched across space, expanding beyond the single localities within which ACBBA and LRS operate, to also include learning/adaptation from institutional and client practices that stretch across localities in the Global North (e.g. UK, Europe) and South (e.g. Africa). In this way, it can be seen that their community-based support approaches are inherently *translocal*. Thus, the translocal frameworks underpinning ACBBA and LRS's support provisions identified in this section, fundamentally align with the theoretical and empirical arguments that I make for a translocal understanding of migrant enterprise geographies in preceding chapters (*Chapters 2-5*), thereby demonstrating that **the translocal geographies of migrant enterprise can be facilitated in practice using innovative community-based support initiatives.**

6.5.3 OVERCOMING THE LIMITS TO COMMUNITY-BASED SUPPORT FOR MIGRANT ENTREPRENEURS

Despite ACBBA and LRS's 'good practice' in community-based support outlined above, the scale of support provided by their initiatives has been fundamentally limited by the resource constraints of both these institutions, and by the issues of *funding* in particular. ACBBA's director confirmed that public funding for ACBBA and other diversity-led support institutions in the UK is no longer available, due to the Coalition government's post-recessionary spending cuts (as discussed in *Section 6.3*). As a result, ACBBA is surviving precariously on a year-by-year basis, competing with other agencies for small amounts of private funding from grant-giving organisations and trusts in the UK, and for small numbers of paid public/private contracts to provide training and advice services to end-users within London. While these funding sources have enabled ACBBA to survive in the post-recessionary London economy thus far, ACBBA's director highlighted that the short-term economic returns sought by funders are not sustainable for ACBBA's longer-term support goals:

“Funders focus on this idea of business creation and judge or measure our output in terms of new business creation. But the reality is that someone might come to one course for a few hours, how are we going to know if that leads to business creation or not? It is part of a much deeper process of learning and business creation over time. Funders are always going for the short-term returns, and this is not sustainable, and it is not accurate.” (Director of ACBBA)

In order to overcome some of these funding constraints, ACBBA’s director has sought additional funding from the European Commission in the past, stating that “it is only in Europe that funders are willing to try new things”²⁶. In addition, ACBBA’s director has focused on building mutually beneficial partnerships with London’s Local Authorities, whose additional resources have helped deliver ACBBA’s community-based support services within London:

“What we have done is connect with Local Authorities, they have been very supportive of the community-based support model, because they are about local development and local links. Their remit is the local borough, plus they have the physical resources to make it happen, they have town halls, meeting points, neighbourhood officers, lists, information, and sometimes a small budget to contribute.” (Director of ACBBA)

However, despite the innovative solutions outlined above, ACBBA’s director stated that ACBBA was “still shrinking as an organisation”, with a lack of sufficient money and staff resources (1 full-time, 3 part-time) critically limiting their operational support capacity to a maximum of 100-200 clients per year, concentrated within the single London Borough of Islington.

LRS’s Community Microfinance Development Manager described a similar set of funding issues and institutional constraints. Following the loss of public funding in the late 2000s, LRS has had to reduce its staff numbers by almost 50% from 20 to 11 people, as well as move to a smaller, less expensive office space to survive within

²⁶ See Section 6.5.1.1 on ACBBA’s contributions to the European Commission’s BEST FORM project for details.

London. As was the case with ACBBA, LRS's director highlighted that among the relatively smaller pool of funding currently available in the UK, funders' focus on short-term returns is not sustainable for LRS's support services, which take a longer-term support approach than funders' generally desire:

"In my experience it takes 1-3 years to get from the initial contact phase to the loan lending phase. That is the big issue with the programme, it takes a lot of one-on-one contact time, it is long-term, and it is very difficult to persuade funders of the benefits of this, they want shorter-term gains." (Community Microfinance Development Manager at LRS)

In order to overcome some of these funding constraints, LRS's microfinance manager has sought additional funding from mainstream banking institutions within the UK, including a £10,000 grant from the Barclay's Bank Community Fund, which was used to cover accreditation costs for 10 organisations participating in the Mutual Aid Fund programme. However, despite these additional funds, LRS's microfinance manager stated that the Mutual Aid Fund remains critically under-resourced, with a lack of sufficient money and staff resources (1 full-time) limiting its capacity to 5-10 new institutional clients per year.

Taken together, the cases of ACBBA and LRS outlined above show that despite their innovative community-based support models, their institutional capacities are critically limited by a lack of public funding and, simultaneously, a funding emphasis on shorter-term economic returns. Thus, it follows that in order to increase the capacity of ACBBA, LRS, and other institutions to provide community-based support to greater numbers of migrant entrepreneurs, there is a vital need for *greater public funding* and, furthermore, greater public funding based on the pursuit of *longer-term* (rather than short-term) and *socio-economic* (rather than economic) outcomes.

Clearly, greater public funding for migrant enterprise support is far more easily achieved in theory than in practice, particularly given the Coalition government's current emphasis on public funding cuts, combined with an 'enterprise for all' agenda juxtaposed against an 'immigrant reduction' agenda. However, I argue that a *community-based* support approach for migrant enterprise has the potential to adapt to

- and therefore remain appropriate within - these socio-economic and political frameworks in several key ways. First, community-based support institutions can adapt to pursue multiple support goals among migrant communities. For example, migrants' enterprise support provisions (e.g. training, advice, finance) can be joined-up with a wider set of socio-economic and political support provisions (e.g. advocacy, education, health). On this basis, policy makers can justify the investment of public funds in community-based institutions that support migrant entrepreneurs, but within overlapping 'enterprise for all' *and* 'social inclusion' agendas. Second, community-based support institutions can adapt to engage with multiple and overlapping 'communities' of entrepreneurs. As highlighted by the cases of ACBBA and LRS above, community-based support institutions can serve migrant *and* non-migrant entrepreneurs, with services that are appropriate to the specific yet heterogeneous needs of these entrepreneurs. Indeed, support for migrant and non-migrant entrepreneurs is not mutually exclusive, but mutually reinforcing, allowing entrepreneurial synergies and innovations to develop within and across diverse groups, realising what Syrett and Sepulveda (2011) have referred to as the 'diversity dividend'. On this basis, policy makers can justify the investment of public funds in community-based support institutions within an 'enterprise support for all' agenda that is more genuinely inclusive of non-migrant *and* migrant entrepreneurs. Given its potential adaptability, a community-based enterprise support approach can therefore help re-centre policy thinking *away* from nationalistic 'immigrant reduction/exclusion' agendas that fail to realise the full or potential value of migrant enterprise, and instead *towards* socially inclusive enterprise support agendas that enable migrant entrepreneurs to create economic and social value across space. In the final chapter, I draw together my analysis from previous chapters to answer my key research questions posed at the outset. I highlight my original contributions to knowledge on the translocal geographies of migrant enterprise, and I discuss the wider disciplinary implications of my 'hybrid' economic-development geographical research.

**Re-Centring Migrant Enterprise Geographies:
Translocal Migrant Enterprise Within and Through London**

CHAPTER 7

**CONCLUSION: TOWARDS A HYBRID ECONOMIC-DEVELOPMENT
GEOGRAPHY OF TRANSLOCAL MIGRANT ENTERPRISE**

‘Our challenge to economic geographers (indeed to all geographers of whatever stripe) is to initiate exchange, to trade their various local epistemologies and theories with those of others, and in this process to create new knowledge.’

(Barnes and Sheppard 2010, 208)

Within an increasingly global economy, policy makers and practitioners in countries of the Global North and South have consistently looked to *enterprise* as a key route to economic growth. In the Global North, governments have emphasised ‘enterprise for all’ agendas in pursuit of economic growth (Acs 2006), and particularly in the wake of the 2007-2009 financial crisis, as private-sector growth has been relied upon to try and offset public-sector spending cuts and austerity measures (Boyle et al 2009; Haywood and Shaheen 2010). Corresponding enterprise agendas have also been emphasised in the Global South, particularly under the auspices of ‘pro-poor growth’ (e.g. Ravallion 2004) and ‘microcredit for microenterprise’ (e.g. Khandker 1998; Mosley and Hulme 1998), which attempt to reduce the barriers to entrepreneurial growth among the poorest and most excluded members of society. However, despite enterprise being considered a key route to economic growth in countries of the Global North and South, the potential contributions of *migrant* entrepreneurs to these economic growth agendas remain critically under-valued and marginalised in economic policy and theory. In countries of the Global North, policy makers have instead emphasised ‘immigrant reduction’ agendas, with the overall aim of reducing migrant numbers by only letting in migrants that are narrowly perceived as economically ‘valuable’ (e.g. highly-skilled workers and entrepreneurs), while

keeping ‘non-valuable’ migrants out. In countries of the Global South, there has been growing policy attention on attracting migrant and diaspora remittances back to their home countries, seen as key forms of ‘development capital’ that can be mobilised across space (Chami et al 2003; Maimbo and Ratha 2005)¹. However, these policies do little to support migrant entrepreneurs to create this development capital in the first place. Thus, the marginalisation of migrant enterprise and its potential value for socio-economic growth represents the central issue addressed in my research. This issue has particular and current pertinence, given the growing numbers of new, diverse, and spatially mobile migrants moving within and across countries of the Global North and South (UN 2013), combined with evidence that enterprise remains a key socio-economic activity among these migrant groups (Baycan-Levent and Nijkamp 2005; OECD 2010).

In order to address some of the economic policy and theory limitations identified above, academic scholars from multiple disciplines have increasingly engaged with the issue of migrant enterprise, and its potential causes and consequences within the Global North and South. Studies of migrant enterprise in/on the Global *North* within Business-Management, Sociology, and Economic Geography, have shown that migrants’ enterprise outcomes are heavily dependent on the socio-cultural and institutional structures within which these entrepreneurs are ‘embedded’ at the local/neighbourhood, regional/urban, and national scales (Kloosterman et al 1999; 2003; Volery 2007). Thus, Kloosterman *et al.*’s (1999) ‘mixed embeddedness’ framework suggests that the economic success (or lack thereof) of migrant entrepreneurs is better understood in relation to these entrepreneurs’ agency-structure dynamics within their host-country spaces, rather than in relation to the deterministic notions of ‘ethno-cultural’ resources that dominated early studies of ‘ethnic enterprise’. Further, studies of ‘transnational enterprise’ in the Global North have shown that some migrants’ enterprise outcomes are shaped by these entrepreneurs’ capital resource mobilisations across host-country and home-country spaces (Carmichael et al 2010; Drori et al 2009; Portes et al 2002). Thus, Carmichael *et al.*’s (2010) ‘dual habitus’ framework suggests that the economic success of some migrant

¹ For further examples, see Aparicio and Meseguer (2012) on ‘collective remittance strategies’ in Mexico; Ketkar and Ratha (2007) on ‘diaspora bonds’ in Ethiopia; Newland and Patrick (2004) on ‘the role of diaspora in poverty reduction’; and Woodruff and Zenteno (2001) on ‘remittances and microenterprises’ in Mexico.

entrepreneurs is better understood in relation to their embeddedness in socio-cultural and institutional structures within two national contexts simultaneously.

At the same time, studies of migrant enterprise in/on the *Global South* within Business-Management, Economic Geography and Development Geography, have shown that migrants' enterprise outcomes are shaped by these entrepreneurs' personal mobilities in varied ways. Studies of 'returnee enterprise' within Business-Management and Economic Geography have shown that the economic success of some migrant entrepreneurs is underpinned by forms of capital accumulated in their host country (e.g. finance, skills, knowledge, contacts), which these entrepreneurs use to form enterprise activities upon return migration to their home country (e.g. Black et al 2003; Gubert and Nordman 2011; Liu et al. 2009; Saxenian 2006). Further, studies of 'informal cross border trading' in Development Geography/Studies have shown that the economic success of some migrant entrepreneurs is underpinned by their back-and-forth spatial movements and related capital flows (e.g. goods, knowledge, materials, money) across national borders, which enables these entrepreneurs to create enterprise incomes (economic value) and livelihood improvements (social value) for themselves and their families (e.g. Muzvidziwa 2005; Njikam and Tchouassi 2011; Peberdy 2000).

While these studies have undoubtedly contributed much to our understanding of migrant enterprise beyond the narrow conceptions used in economic policy and theory, I argue that they provide only spatially partial frameworks for understanding the value and practices of migrant enterprise. This is because the core concept of 'migrant entrepreneurial space' employed in previous studies has been constrained within (trans)*national* scale frameworks in varied ways. In 'ethnic enterprise' studies, migrant entrepreneurial space is constrained within 'ethnic enclaves' at the local scale, or 'ethnic economies' at the regional and *national* scales (e.g. Light and Karageorgis 1994). In 'immigrant enterprise' studies, migrant entrepreneurial space is constrained to 'mixed embeddedness' within political-institutional and socio-cultural networks at local/neighbourhood, regional/urban, and *national* scales (e.g. Kloosterman et al 1999). In 'transnational enterprise' and 'returnee enterprise' studies (e.g. Carmichael, et al 2010; Saxenian 2006), and studies of 'informal cross-border trading' (e.g. Peberdy 2000), migrant entrepreneurial space includes on-going and

historic flows across borders, but is again constrained to trans-*national* territorial scales.

Taken together, the demarcations of migrant entrepreneurial space in previous literatures has therefore left key gaps in our geographical knowledge of migrant enterprise value creations and practices that stretch *across space*. Crucially, ‘space’ in this conception is not constrained within national or trans-national scale frameworks, but is instead fluid, relational, discursively constructed within and across localities, and in this sense *translocal* (e.g. Brickell and Datta 2011; Yeung 2009). Once we unpack translocal geographies of migrant enterprise in this way, this thesis has argued that it allows us to better understand the value of migrant enterprise, as well as the causal practices of migrant entrepreneurs that create this value. This knowledge is crucial to the development of ‘evidence-based’ policies (Pawson 2006) for facilitating and supporting migrant entrepreneurs and their value creations across space, within an ‘engaged scholarship’ framework (Ram et al. 2013; Van de Ven 2007). On this basis, my research has focused on four key research questions:

RQ1. What are the patterns of enterprise activity practiced by migrants residing outside their country of birth?

RQ2. What is the value of migrant enterprise across space?

RQ3. How do migrant entrepreneurs form and grow their enterprise activities across space?

RQ4. In what ways can migrant enterprise be facilitated and supported across space?

In the remainder of the chapter, I draw together my analysis from previous chapters to highlight my original contributions to knowledge related to each of my key research questions. I end by highlighting the wider disciplinary contributions of my research. I argue that the findings from my research *do* have a good degree of generalisability. While the experiences of the Ghanaian and Polish entrepreneurs living in London studied here are manifest locally, the networked actors and causal mechanisms through which their enterprise practices and value creations take place are general to

other migrant entrepreneurs whose practices and value creations stretch across space. Thus, my case studies hold wider significance for our understanding of how migrants form and grow their enterprise activities, why these activities have value, and how we might better support migrant entrepreneurs to create this value.

7.1 ORIGINAL CONTRIBUTIONS TO KNOWLEDGE

Research Question 1: What are the patterns of enterprise activity enacted by migrants residing outside their country of birth?

In contrast to previous studies of migrant enterprise that demarcate between ‘high-income’ (e.g. high-technology) or ‘low-income’ (e.g. informal trading) activities, my work suggests that the patterns of enterprise activity enacted by migrants residing outside their country of birth are best understood as a *diverse* set of income-generating enterprise activities. There are multiple dimensions to this diversity. At one level, migrant enterprise activities operate across a range of enterprise sectors. In the case of Ghanaian and Polish enterprises, this constitutes 13 different sectors of the UK economy. Of these, the vast majority are found to operate in retail and service sectors (99.3%), with a small proportion operating in manufacturing (0.7%). However, these sectoral concentrations overlap with multiple dimensions of diversity that, taken together, provide a more nuanced and complex perspective on the patterns of migrant enterprise activity. These dimensions of diversity in migrant enterprise activity include: customer types, numbers, and locations; enterprise ages; enterprise locations; enterprise sizes in terms of employees, revenues, and profits; levels of technological innovation and capital investment; operating models including business and social enterprises; and production processes including fixed, mobile, and online enterprises. The key point is that there is no one ‘typical’ migrant enterprise activity. Instead, **the patterns of migrant enterprise activity are as diverse as the migrant entrepreneurs who establish them.**

Research Question 2: What is the value of migrant enterprise across space?

In contrast to the economic, firm-centred, and national-scale conceptualisations of value most often used in previous studies, **my work re-conceptualises the value of migrant enterprise in relation to economic *and* social value, created for multiple actors who consume and simultaneously construct this value relationally within multiple localities that stretch across space.** First, my analysis places migrant entrepreneurs at the centre of these value creations. Among Ghanaian and Polish entrepreneurs, they are found to derive economic and social value from their enterprise activities in the form of personal incomes, sometimes constituting multiple-income livelihood strategies, as well as personal fulfilment, satisfaction, autonomy, and flexibility from ‘being your own boss’. Second, my analysis shows that the value of migrant enterprise is also created as it flows through these migrant entrepreneurs’ business/social actor-networks that stretch across space. For Ghanaian and Polish entrepreneurs, their enterprise activities create value for the UK economy (e.g. revenues, employment), as well as for these entrepreneurs’ households, family members, and co-national communities. The value for these actors is also created in overlapping economic and social forms, such as personal incomes and wealth, education and training, livelihood security and well-being, and the (re-)creation of a ‘sense of community’ highlighted in my research.

Crucially, my research also shows that the geography of these economic and social value creations is *not* confined exclusively within (trans)*national*-scale frameworks used in previous studies. Instead, the value created by migrant enterprise activities stretches across space. Among Ghanaian and Polish entrepreneurs, their value creations take place within London, but also through London connecting to entrepreneurs’ host, home, and (less frequently) intermediary country localities. Further, the economic and social value created by migrant enterprise activities does *not* remain constant as it flows across space. Instead, it gets re-shaped and re-constructed relationally by different actors within and across localities. This process was most clearly evident among Ghanaian entrepreneurs in my research, whose enterprise activities such as food shops and hairdressers create relatively small take-home-pays (i.e. economic value) within London. However, the value of these entrepreneurs’ take-home-pays is in fact multiplied through London to Accra, where

remitted enterprise earnings are used to support family members, as well as other business/social investments and charity activities (i.e. economic and social value) ‘at home’ in Ghana. Thus, in contrast to the perceptions of migrant entrepreneurs as ‘failing’ or ‘marginal’ that proliferate within economic and national scale policy/research discourses, my work suggests that **the value created by migrants’ enterprise activities is far from marginal**. In this way, my research demonstrates the ‘value added’ to our understanding of migrant enterprise derived from a spatially holistic translocal analysis of value, rather than the geographically partial (trans)national variants typically used in previous studies.

Research Question 3: How do migrant entrepreneurs form and grow their enterprise activities across space?

While previous work has conceptualised the practices of migrant enterprise formation/growth within spatially partial (trans)national agency-structure frameworks, my work suggests that **migrant enterprise practices can be better understood within a *translocal* agency-structure framework, which conceptualises migrant entrepreneurs’ capital mobilisations and personal mobilities that stretch across space**. My empirical research on Ghanaian and Polish entrepreneurs has been theoretically informed by, and informing of, a *translocal* framework for conceptualising migrant enterprise practices that stretch across space in two main ways. First, I have shown that Ghanaian and Polish entrepreneurs mobilise varied forms of human-cultural capitals (e.g. skills and knowledge), social capitals (e.g. sentiments of obligation and trust), and economic capitals (e.g. cash, savings, investments, capital goods) *within* London, but also *through* London, connecting to these entrepreneurs’ host (UK), home (Ghana, Poland), and intermediary (e.g. Germany, Belgium) country localities. Further, migrant entrepreneurs’ mutually constitutive forms of capital do *not* necessarily remain constant as they are mobilised across space. Instead, it is the relative accumulations, depletions, exchanges, and re-articulations of these forms of capital across space and over time that causally shape migrants’ enterprise formation/growth practices. This was typified by Ghanaian entrepreneurs who use their knowledge of business/social spaces derived *in* Accra (durable human-cultural capitals) to re-articulate versions of these spaces through

enterprise forms and functions (e.g. Ghanaian food shops, hairdressers) *in* London; and by Polish entrepreneurs who invest in capital goods, production processes, workers, and outsourced enterprise functions (economic capitals) *in* Poland, in order to increase the geographical scale and profitability of their enterprise activities over time.

Second, my work shows that Ghanaian and Polish entrepreneurs' capital mobilisations are inherently linked to, and inseparable from, these entrepreneurs' personal mobilities that also stretch across space. Ghanaian and Polish entrepreneurs' personal mobilities include historic, on-going, and multi-directional movements within and through London, which connect to these entrepreneurs' host, home, and intermediary country localities, in turn causally shaping these entrepreneurs' capital mobilisations and enterprise practices as they move. This was typified by Polish taxi/courier entrepreneurs in my research, whose on-going cross-border mobilities between the UK and Poland enable these entrepreneurs to serve customers in both national markets simultaneously; and by Ghanaian cross-border traders/exporters, whose regular back-and-forth trips between the UK and Ghana enable these entrepreneurs to start/grow their enterprise activities (e.g. freight forwarding, money transfers, informal market trading) in Ghana.

Clearly, migrant entrepreneurs' capital mobilisations and personal mobilities are also causally shaped by the wider socio-cultural and institutional structures through which these entrepreneurs (attempt to) move. This was typified by Polish taxi/courier entrepreneurs in my research, whose enterprise activities only became viable following Poland's accession to the EU in 2004, and the greater degree of cross-border mobility that this institutional shift has afforded them. Thus, the causal effects of wider socio-cultural and institutional structures must always be considered, as migrant entrepreneurs are not free to practice enterprise 'unbound' from the geographical contexts within which they take place. In this sense, I fundamentally agree with the dynamic agency-structure arguments made in previous studies of 'ethnic/immigrant' and 'transnational' enterprise for example. However, in contrast to these studies' spatially partial (trans)national agency-structure frameworks, my research shows that migrants' enterprise formation/growth practices are better understood in relation to these entrepreneurs' translocal capital mobilisations and

personal mobilities that stretch across space. Crucially, ‘space’ in this conceptualisation is not demarcated within (trans)*national* scale spaces in the Global North *or* South, but instead constitutes interactive spaces, scales, and *translocal* connections within and through migrant entrepreneurs’ localities in the Global North *and* South. Taken together, this constitutes my spatially holistic conceptualisation of translocal migrant enterprise practices derived from the research.

Research Question 4: In what ways can migrant enterprise be facilitated and supported across space?

Current provision for enabling migrant enterprise is problematic, given the lack of engagement with migrant entrepreneurs’ specific yet heterogeneous support needs within the UK Coalition government’s ‘enterprise for all’ agenda, which focuses on homogeneous and centralised support for high-growth potential SMEs. While some migrant entrepreneurs are able to source support from within their personal business/social networks, these forms of self-funded support are, by definition, less attainable for the most capital poor, vulnerable, and excluded entrepreneurs. Some diversity-led institutions established under the New Labour government’s ‘social inclusion’ investments in the 1990s and 2000s have shown the potential to address some of these support gaps. However, the capacity of these diversity-led institutions to engage with larger numbers of migrant entrepreneurs has been critically constrained by the Coalition government’s public funding cuts and ‘immigrant reduction’ agenda following the 2007-2009 financial crisis.

In order to address some of these gaps in migrant enterprise support, my analysis highlights *community*-based enterprise support as an appropriate and realistic approach for facilitating migrant enterprise within an engaged scholarship framework. This derives from my analysis of Ghanaian and Polish entrepreneurs and their support provisions in London in three main ways. First, in contrast to previous studies that demarcate between the constraints and support needs of ‘new’/‘established’ migrant entrepreneurs as homogenous groups, my findings show that migrant entrepreneurs’ constraints and support needs are specific yet *heterogeneous*, underpinned by multiple and overlapping causal factors within and across groups of new/established migrant

entrepreneurs. Among Ghanaian and Polish entrepreneurs, these causal factors include generational differences between older and newer/younger migrants; the ability to access and mobilise varied forms of human-cultural capitals (e.g. skills, knowledge), social capitals (e.g. business/social contacts), and financial capitals (e.g. financial inclusion/exclusion from banks, exploitation by workers/suppliers); and variations in enterprise sectors (e.g. market competition, customers), production processes (e.g. virtual/fixed premises), and industry-specific activities, within and across these groups of migrant entrepreneurs.

Second, in order to meet these specific yet heterogeneous needs, some migrant entrepreneurs are able to source support from *publicly*-funded provisions, such as enterprise advice and training services provided within these entrepreneurs' localities. However, a distinct lack of engagement and/or negative experiences with publicly-funded support means that migrant entrepreneurs more often rely upon *self*-funded support provisions to meet their enterprise needs. In contrast to previous studies that treat 'informal self-help' as an unspecified 'black box', my findings show that Ghanaian and Polish entrepreneurs' self-funded support practices vary by *types* of support, including overlapping formal and informal forms of advice, training, and finance; *sources* of support, including accountants, banks, business advisers, business partners, friends, family, schools, solicitors, universities, and workers; and *geographical locations* of support, including support received within and through London, which connect to these entrepreneurs' home/intermediary countries in some cases. The variations in self-funded support provisions are underpinned by these entrepreneurs' relative abilities to mobilise their capital resources (financial, human-cultural, and social capitals), in order to meet their enterprise needs. As a result, it follows that the most capital poor and vulnerable migrant entrepreneurs are *least* able to source support from self-funded provisions, and therefore still require publicly-funded support provisions for their enterprise activities.

Third, in order to fill some of the gaps between self-funded and publicly-funded support provisions, my research highlights the Association of Community-Based Business Advice (ACBBA) and the London Rebuilding Society (LRS) as two critical cases of 'good practice' in migrant enterprise support. Both of these institutions have developed innovative *community-based* support models to successfully engage with

the specific yet heterogeneous needs of their migrant and non-migrant clients. Crucially, the ‘innovation’ in ACBBA and LRS’s support provisions derives from the *translocal* geography of their community-based approaches, which include learning and adaptation from institutions, clients, communities, and finance models that stretch across localities within and through London. The translocal frameworks underpinning ACBBA and LRS’s support provisions fundamentally align with the theoretical arguments that I make for a translocal understanding of migrant enterprise geographies, thereby demonstrating that **the translocal geographies of migrant enterprise can be facilitated in practice using innovative community-based support initiatives.**

Given that the target clients within a community-based support approach are not fee-paying clients but instead capital poor, vulnerable, and excluded entrepreneurs, the further development of this approach necessitates *greater public funding* above all else. Without greater funding and, moreover, funding with a long-term and socio-economic perspective on ‘successful’ outcomes, the further development of community-based support for migrant entrepreneurs is unattainable, as illustrated by the institutional constraints on ACBBA and LRS highlighted in my research. Clearly, greater public funding for migrant entrepreneurs is far more easily achieved in theory than in practice, particularly given the Coalition government’s current emphasis on public funding cuts, combined with an ‘enterprise for all’ agenda for economic growth that, paradoxically, marginalises migrant entrepreneurs within a parallel ‘immigrant reduction’ agenda. However, a community-based support approach can be adapted to include not just communities of migrant entrepreneurs, but multiple and overlapping communities of migrant *and* non-migrant entrepreneurs, to create a more genuinely inclusive ‘enterprise for all’ agenda. Further, a community-based approach can be adapted to include not just enterprise support, but multiple and overlapping forms of socio-economic and political support such as advocacy, education, or health, which provide holistic support to help migrant entrepreneurs ‘do what they do’ and create value. A community-based approach can therefore help shift away from the nationalistic ‘immigrant reduction’ and ‘anti-immigrant’ agendas that are currently gathering momentum within the UK, and instead re-centre policy research and practice towards socially inclusive enterprise support agendas that, as my work on

migrant entrepreneurs has shown, can actually *create* value and socio-economic development across space.

Taken together, my findings therefore have several key implications for the politics of UK policy on enterprise and immigration. First, in relation to enterprise policy, the UK Coalition government continues to pursue an enterprise growth agenda for economic recovery through ‘one size fits all’ support policies. Thus far, these policies have focused on financing and procurement support for ‘high-growth potential’ SMEs, as well as support for ‘all’ entrepreneurs in the form of automated/centralised web-based and telephone-based advice, volunteer business mentor networks, and targeted start-up support for benefit recipients. While these policies have been designed to promote ‘enterprise for all’ in a way that is cost-effective for the UK government and its taxpayers, these policies’ inherent lack of differentiated support fails to engage with enterprises that do not ‘fit’ into the category of high-growth SMEs, and also fails to engage with those entrepreneurs less able to use automated/centralised support. As my findings show, migrant entrepreneurs are one key group for whom these ‘one size fits all’ support policies are not entirely appropriate, given that these policies are failing to engage with the majority of migrant enterprises that operate as sole traders or microenterprises rather than ‘high-growth SMEs’, and also fail to engage with capital-poor migrant entrepreneurs who lack the necessary skills, knowledge, or training to take advantage of automated/centralised support provisions aimed at ‘all’ entrepreneurs. On this basis, my findings suggest that the UK Coalition government’s enterprise support policies require greater development of and investment in differentiated support initiatives (e.g. finance, training, advice, mentoring) that ‘fit’ better with the specific yet heterogeneous support needs of capital-richer *and* capital-poorer migrant entrepreneurs, as well as high-growth *and* low-growth migrant enterprise activities. I have suggested that community-based support institutions and initiatives represent an appropriate and realistic approach for achieving this aim in practice. A community-based support approach has great potential for facilitating larger numbers of migrant entrepreneurs to ‘do what they do’ and create economic and social value through their enterprise activities, such as the forms of income, personal satisfaction, family support, and community development highlighted in my research. In turn, this provides the UK Coalition government with the opportunity to include not just

smaller numbers of 'high-growth' migrant enterprises in their enterprise support policies, but instead a larger number of micro, small, medium, and large migrant-owned enterprises, all of which can contribute to the 'enterprise growth for recession recovery' agenda that the UK Coalition government so clearly desires.

Second, if the UK Coalition government is willing to invest in and develop differentiated community-based enterprise support policies such as those outlined above, which not only account for the potential value of migrant entrepreneurs but also help migrant entrepreneurs create this value in practice, then the current 'immigrant reduction' and 'anti-immigrant' policy agendas that are gathering momentum in the UK can, and indeed should, be re-addressed in a whole new light. The Office for National Statistics estimates that there are 7.8 million non-UK ('foreign') born migrants living in the UK, with the rising number of new migrants arriving in the UK each year (583,000 in 2014) constituted by decreasing numbers of non-EU migrants (368,000 in 2003, 264,000 in 2013) offset by increasing numbers of EU migrants (58,000 in 2003, 193,000 in 2013). Taking this evidence of the growing number of migrants arriving in the UK, and combining it with the political-economic need to offset the most severe post-financial crisis public spending cuts in the UK populations' living memory, the UK Coalition government has somewhat simplistically concluded that an 'immigrant reduction' policy agenda is one 'clear' part of the answer to the UK's socio-economic needs. Thus far, active policies towards the Coalition government's stated aim of reducing net migration to 100,000 people by 2015 have included an 'immigration cap' introduced in April 2011 that limits the number of non-EU migrants granted access to the UK; and an 'Immigration Act' introduced in May 2014 with the expressed aim to 'stop migrants abusing public services to which they are not entitled, reduce the pull factors which encourage people to come to the UK, and make it easier to remove people who should not be here' (Immigration Minister Mark Harper, Overview of Immigration Bill, October 2013). Most recently, the Coalition government has also discussed plans to introduce an additional immigration cap on EU migrants, as well as attempting to pass the 'European Union (Referendum) Bill 2014-2015', requiring that the next government hold a yes/no vote on the UK's continued membership of the EU by 2017. While neither of these controversial plans has as yet passed successfully through parliament, both policies are certain to be key areas of debate for the upcoming general election in

2015, particularly as Nigel Farage's UK Independence Party is gathering political momentum on the basis of strong 'immigrant reduction' and 'anti-EU' agendas². What is worrying about these 'immigrant reduction' agendas is that they are based on, and (re)producers of, simplistic and racialised migration discourses that tend to reduce migrants to a homogeneous group within the UK population that 'drain' national resources, 'steal' benefits and jobs, and 'strain' public services such as the National Health Service, state-funded schools, and housing provisions. In stark contrast to these simplistic migration discourses, however, my findings show that migrants can actually *create* rather than consume value, as shown by the business and social enterprise activities of Ghanaian and Polish migrants living in London, and these migrant entrepreneurs' socio-economic value creations within and through London highlighted in my research. On this basis, I argue for a fundamental re-centring of the politics of UK policy on immigration, moving away from the destructive and unjust trends of scapegoating or vilifying migrants for the UK's complex socio-economic issues and excluding them from livelihood opportunities in the UK, and instead towards appreciating, admiring, and including migrants within the UK's political economy, and supporting migrants to create value for themselves, their families, and communities across 'host' and 'home' countries. While my research focuses on the value of 'ordinary' migrant entrepreneurs, other research has similarly highlighted the value of 'high tech' migrant entrepreneurs (e.g. Saxenian 2006); and looking beyond migrant entrepreneurs, other research has also highlighted the value of 'elite' migrant workers, who travel across borders in order to work in high-paid professional sector jobs such as lawyers, bankers, and doctors (e.g. Beaverstock 2002; Sklair 2001); as well as the value of 'non-elite' migrant workers, who work in low-paid service sector jobs such as cleaning and construction, constituting 'new migrant divisions of labour' that underpin the operation and economic growth of global cities (e.g. Wills et al 2010). Taken as part of a broader 'pro-migrant' agenda outlined above, my findings therefore suggest that the UK's 'immigrant reduction' and 'anti-immigration' political agendas are fatally flawed. This is not to suggest that uncontrolled migration is the answer, but it does show that scapegoating migrants is an unacceptable response to the UK's evolving socio-economic challenges, and that a new politics of immigration

² For example, UKIP won the largest proportion of national votes (27.5%) in the most recent European Parliament elections held in May 2014, as well as winning its first parliamentary seat with electoral victory in Clacton's by-election.

in the UK that considers and facilitates the diverse value of migrants must certainly be part of the solution.

7.2 EXPANDING THE ECONOMIC-DEVELOPMENT GEOGRAPHY INTELLECTUAL TRADING ZONE

In this section I turn to the wider disciplinary contributions of my research. Given the inherently geographical arguments that I make for better understanding migrant enterprise within a translocal research framework, I suggest that Geographers are best placed to develop this research approach further. However, the development of a spatially holistic translocal research framework for migrant enterprise has been hindered in the past by sub-disciplinary divisions between Economic Geography and Development Geography, in turn rooted in demarcated empirical domains of ‘doing Economic Geography in/on the Global North’ and ‘doing Development Geography in/on the Global South’ (Coe et al 2007; Olds 2001). In relation to geographical studies of migrant enterprise in particular, these sub-disciplinary divisions and empirical demarcations have had two problematic effects. The first is that studies of *migration* in Development Geography (and Development/Migration Studies) have largely remained separate from studies of *enterprise* in Economic Geography (and Economics/Business-Management). Thus, while both sub-disciplines have made significant contributions to our geographical understandings of migration (e.g. Blunt 2007; Brickell and Datta 2011) and enterprise (e.g. Jones 2008; Yeung 2005) as *separate* translocal/relational processes, there is a relative dearth of geographical studies on these two key socio-economic processes *in combination* as migrant enterprise. Second, of the few geographical studies of migrant enterprise that do exist, these studies have tended to re-produce the traditional sub-disciplinary divisions and empirical demarcations of ‘doing Economic Geography in/on the Global North’ and ‘doing Development Geography in/on the Global South’. Within Economic Geography, this empirical demarcation is typified by McEwan *et al.*’s (2005) analysis of migrant enterprise *in* the Global North, which focuses on ethnic-minority entrepreneurs in the food manufacturing, Chinese restaurant, and Bhangra music industries in Birmingham, UK. Within Development Geography, this empirical demarcation is typified by Peberdy and Rogerson’s (2000) analysis of migrant

enterprise *in* the Global South, which focuses on informal cross-border trading activities in Johannesburg, South Africa. The work of Saxenian (2002; 2006) arguably takes us furthest towards challenging these empirical demarcations, as her geographical research on ‘the new argonauts’³ focuses on migrants’ enterprise activities and ‘brain circulations’ across spaces in the Global North (Silicon Valley, USA) *and* South (China, India, and Taiwan). However, even in this case, Saxenian’s work remains grounded in a traditional Global North-centred Economic Geography approach, as it focuses on Silicon Valley *in* the Global North as the ‘model’ (2006, 27) for regional growth to be transported *to* the Global South by ‘elite’ high-technology entrepreneurs.

In contrast to previous geographical studies, my research contributes to challenging these sub-disciplinary divisions and empirical demarcations in several ways. First, my research focuses explicitly on the two key socio-economic processes of migration and enterprise *in combination* as migrant enterprise from the outset, thereby challenging the traditional Economic/Development Geography divisions that tend to research these processes separately. Second, while I take my main analytical entry point for migrant enterprise within London (Global North), I analyse the translocal geographies of migrant enterprise within and through London, that stretch across spaces in the Global North (e.g. London, Warsaw) *and* South (e.g. Accra). Furthermore, my research methodology includes fieldwork completed *in* Accra and Warsaw, thereby also stretching my analytical entry points for migrant enterprise across multiple research sites in the Global North *and* South. Thus, in empirical and methodological terms, my research on migrant enterprise across spaces in the Global North *and* South overcomes the traditional research practices of ‘doing Economic Geography in the Global North’ versus ‘doing Development Geography in the Global South’.

Third, my research goes further than simply expanding the empirical domains of these divided sub-disciplines by ‘doing Economic Geography in/on the Global North *and* South’ or by ‘doing Development Geography in/on the Global North *and* South’. While this constitutes an important step towards greater intellectual ‘trading’ between

³ Saxenian’s concept of the ‘new argonauts’ refers to ‘foreign-born, U.S. educated, technically skilled entrepreneurs who return home to start new companies while remaining tied to powerful economic and professional communities in the United States’ (2006, i).

Economic Geographers and Development Geographers (Barnes and Sheppard 2010), it does little to challenge the theoretical norms, traditions, and institutional structures that have (re)produced these sub-disciplinary divisions in the first place. For example, a study of translocal migrant enterprise conducted solely within a ‘traditional’ Development Geography framework might well focus on migrant’s lived experiences of being an entrepreneur, and the effects on migrants’ livelihoods, assets, and households from a *migrant*-centred perspective. However, this says little about migrants’ specific enterprise practices and how/why they form their enterprise activities from a firm-centred perspective. And a study of translocal migrant enterprise conducted solely within a ‘traditional’ Economic Geography framework might well focus on ‘elite’ and ‘technical’ entrepreneurs, and their high-technology enterprise practices from a *firm*-centred perspective. However, this says little about the value created by the majority of ‘non-elite’ and ‘non-technical’ migrant entrepreneurs, whose personal experiences, capabilities, and geographies of enterprise may be entirely different. Thus, instead of constructing a ‘mono-variant’ Economic *or* Development Geography of translocal migrant enterprise, which carries with it the theoretical partialities of each sub-disciplinary tradition, my research demonstrates the enhanced explanatory power derived from constructing a ‘hybrid’ Economic-Development Geography of translocal migrant enterprise. This inter-sub-disciplinary (or intra-disciplinary) geographical approach has enabled me to conceptualise the value of migrant enterprise, and how/why this value is created, from a migrant-centred *and* firm-centred perspective, stretched across spaces in the Global North *and* South.

Crucially, my construction of a ‘hybrid’ Economic-Development Geography of translocal migrant enterprise in this dissertation has been enabled by a ‘hybrid’ geographical and intellectual training, gained throughout my 4-year PhD research project. In particular, my PhD research project has been jointly supervised by an ‘Economic Geographer’ (Dr. Al James) *and* a ‘Development Geographer’ (Dr. Kavita Datta), both of whose teaching and research practices engage strongly with theory and empirics outside these ‘traditional’ sub-disciplinary divides (e.g. Datta 2012; Vira and

James 2011)⁴. This process enabled me to engage with theory and empirics across Economic and Development Geography frameworks, through in-depth conversations, insights, readings, and analysis that were combined and re-worked iteratively into the Economic-Development Geography frameworks used in my research⁵. Geographers have already made significant contributions to expanding the ‘geography of Economic Geography’ (e.g. Peck and Sheppard 2010; Pollard and Samers 2007; Rodríguez-Pose 2012; Yeung 2007) and the ‘geography of Development Geography/Studies’ (e.g. Corbridge 2007; McFarlane 2006; Wills et al. 2010; Williams et al 2009); as well as highlighting the significance of intellectual ‘trading’ between the two sub-disciplines (e.g. Barnes and Sheppard 2010; Murphy 2008; Vira and James 2011). However, **my research expands the Economic-Development trading zone by using a ‘hybrid’ Economic-Development Geography approach, which is not bound to one sub-discipline or the other, but is constructed through academic training and research practice across both sub-disciplines.** The further expansion of this ‘hybrid’ Economic-Development Geography trading zone, as well as other ‘hybrid’ trading zones constructed across Cultural, Development, Economic, Political, Social, and Urban Geography, is crucial to Geographers’ capacity to theorise complex socio-economic phenomena stretched across space, which do *not* adhere to these persistent sub-disciplinary divisions and empirical demarcations. Further, it is a ‘hybrid’ interdisciplinary geographical approach that has greater potential for informing practitioners towards effecting positive change within our increasingly globalised world. My research on the economic-development geographies of translocal migrant enterprise therefore constitutes my first contributions towards this vital and on-going geographical project.

⁴ In relation to ‘hybrid’ teaching practices, this is evident for example in Datta and James’ joint-taught undergraduate module titled ‘Development Futures: Mumbai Unbound’, which teaches the economic-development geographies of 21st century India. The course also includes a fieldtrip to Mumbai, providing students with an opportunity to do economic-development geographical fieldwork *in* the Global South (Mumbai) *and* Global North (London).

⁵ I also presented my research at two separate Royal Geographical Society - Institute of British Geographers conference sessions that focused on ‘hybrid’ Economic-Development Geography research and practice. The two conference sessions were: (i) ‘Expanding the Economic Geography - Development Geography ‘Trading Zone’’ (Edinburgh, Scotland, 1 June 2012; organised by Dr. Kavita Datta and Dr. Al James); and (ii) Practice Theory and “Hybrid” Development-Economic Geography Research: Emerging Insights from North and South (London, UK, 27 August 2014; organised by Dr. Jim Murphy and Professor Andrew Jones).

APPENDIX

Appendix 1 - My Sample of Ghanaian Enterprise Activities in London

GHANAIAN ENTERPRISE (ENTREPRENEUR)	SPECIFIC ENTERPRISE ACTIVITIES [SIC CLASS]	PROFITS (£ THOUSANDS, 2012)	REVENUES (£ THOUSANDS, 2012)	NO. PAID WORKERS (IN ADDITION TO ENTREPRENEUR)
UTK (Elvis)	Money transfer agency processing transfers from UK, Ireland, Germany, Netherlands, Italy to Ghana [64.99]	-	-	>50 full-time and part-time
SAY (Stephen)	Money transfer agency processing transfers from UK to Ghana [64.99]	-	-	3 full-time 4 part-time
PLP (Brett)	Property maintenance and cleaning service [81.21]; Hairdressers (shop-based) [96.02]; Money transfer agents for transfers from UK to Ghana (and other countries in Africa and S. America) [64.99]	-	-	12 part-time
GOT (Nsoah)	Ghanaian restaurant & bar [56.10; 56.30]; Food catering for social and business events [56.21]	20-50	50-100	2 full-time 5 part-time
FAE (Jeff)	UK to Ghana sea freight forwarding service [52.29]; Airline ticket bookings (mainly flights from UK to Ghana and other African countries) [79.11]; Money transfer agent for transfers from UK to Ghana (and other countries in Africa and S. America) [64.99]; Hairdressers (shop-based) [96.02]	10-20	250-500	30 full-time and part-time
JLP (Alexandra)	Mobile food services (market stalls and events catering) [56.10; 56.21]	10-20	20-50	3-10 part-time
KWN (Adam)	Ghanaian / African food and convenience goods shop [47.11]; Household goods exporter-retailer (export to Ghana, retail in Ghana) [47.89]	10-20	20-50	1 full-time 1 part-time
NET (Talia)	Ghanaian / African food and convenience goods shop [47.11]	5-10	10-20	1 part-time
FMN (Ginny)	Solicitor (family dispute resolutions) [69.10]	5-10	10-20	0
AMT (Kelly)	Ghanaian / African food and convenience goods shop [47.11]; Money transfer agent for transfers from UK to Ghana (and other countries in Africa and S. America) [64.99]	5-10	5-10	1 part-time
SPI (Simon)	UK to Ghana sea freight forwarding service [52.29]	0-5	20-50	1 full-time 2 part-time

GHANAIAN ENTERPRISE (ENTREPRENEUR)	SPECIFIC ENTERPRISE ACTIVITIES [SIC CLASS]	PROFITS (£ THOUSANDS, 2012)	REVENUES (£ THOUSANDS, 2012)	NO. PAID WORKERS (IN ADDITION TO ENTREPRENEUR)
GCS (Felicity)	Ghanaian / African food and convenience goods shop [47.11]	0-5	10-20	3 part-time
GRS (Quentin)	Ghanaian / African food and convenience goods shop [47.11]; Household goods exporter-retailer (export to Ghana, retail in Ghana) [47.89]	0-5	0-5	1 pat-time
FFN (Fiona)	Women's clothing and accessories shop [47.71]	0-5	0-5	1 part-time
CJF (Anna); FHD (Annabelle); GNA (Greg); IRG (Jeremy)	Fashion designer-retailer selling clothing and accessories online [47.91]	0-5	0-10	0
WDE (Fred)	UK to Ghana sea freight forwarding service [52.29]	0-5	0-5	2 part-time
OBT (Rufus)	Mobile phone top-ups and repairs [96.09]; Money transfer agent for transfers from UK to Ghana (and other countries in Africa and S. America) [64.99]	0-5	0-5	1 part-time
MND (Albert)	Multimedia production studio e.g. graphic design, printing services, video production, website design [73.11]; African lifestyle magazine (print and online - entertainment, news, events info, adverts) [58.14]	0-5	20-50	0-5 part-time
ZUN (Kojo)	Jewellery design-retail shop [47.77]	0-5	0-5	0
IKO (Greg)	Consumer goods export service e.g. cars, luxury items [52.29]; Recruitment service for students in Ghana/Africa to study at private business-management colleges in London [78.30]	0-5	0-5	0
PRM (Annabelle)	Marketing consultancy e.g. advertising, strategic planning, brand and creative communications, public relations, events planning and management, market research [73.11]	0-5	0-5	0
GLK (Annabelle)	Ghanaian business networking and training service	0-5	0-5	0
GNI (Keith)	Ghanaian business directory online (website) [58.19]	0-5	0-5	0
AWB (Daniel)	Events planning and management e.g. parties, cultural events, Ghana Independence Day) [73.11]	0-5	0-5	0

GHANAIAN ENTERPRISE (ENTREPRENEUR)	SPECIFIC ENTERPRISE ACTIVITIES [SIC CLASS]	PROFITS (£ THOUSANDS, 2012)	REVENUES (£ THOUSANDS, 2012)	NO. PAID WORKERS (IN ADDITION TO ENTREPRENEUR)
STA (Belinda)	Ghanaian restaurant & bar [56.10; 56.30]; Food catering for social and business events [56.21]	Made a loss	20-50	6 part-time
RMA (Nathan)	Recruitment services for domestic carers, cleaners, events stewards [78.20]; Ghanaian consular and immigration advice e.g. passport renewal, visa applications [96.09]	Made a loss	10-20	3 part-time
LOF (Shaun)	Ghanaian / African food and convenience goods shop [47.11]	Made a loss	5-10	0

Appendix 2 – My Sample of Polish Enterprise Activities in London

POLISH ENTERPRISE (ENTREPRENEUR)	SPECIFIC ENTERPRISE ACTIVITIES [SIC CLASS]	PROFITS (£ THOUSANDS, 2012)	REVENUES (£ THOUSANDS, 2012)	NO. PAID WORKERS (IN ADDITION TO ENTREPRENEUR)
SAI (Woitek)	Polish weekly magazine [58.14], Polish community website [58.19], and Polish radio station [60.10] providing entertainment, news, events info, adverts; Polish consular and immigration advice e.g. national insurance number, benefits claims [96.09]; Building maintenance and refurbishment services e.g. plastering, joinery installation, floor and wall covering, painting, glazing, finishing [43.2-3; 43.9]; Accountancy services [69.20]; Accident claims service for road- and work-related accidents [69.10]; General cleaning service (houses, offices) [81.21]	-	-	120 part-time and full-time
OMM (Gustaw)	Money transfer agency for transfers from UK to Poland [64.99]; Polish weekly magazine [58.14]	-	-	50 part-time and full-time
APR (Aleksy)	Property investment and development; Building maintenance and refurbishment services [43.1-3]	-	3500	1-30 part-time
AMT (Irena)	Interior design and installation of bathrooms and kitchens [43.39]	-	350-500	3 full-time 10 part-time
LDE (Justyn)	Polish community website online (entertainment, news, events info, adverts) [58.19]	-	-	7 full-time
TRF (Mateusz)	Building maintenance and refurbishment services e.g. plastering, joinery installation, floor and wall covering, painting, glazing, finishing [43.2-3; 43.9]	105	350	7 part-time

POLISH ENTERPRISE (ENTREPRENEUR)	SPECIFIC ENTERPRISE ACTIVITIES [SIC CLASS]	PROFITS (£ THOUSANDS, 2012)	REVENUES (£ THOUSANDS, 2012)	NO. PAID WORKERS (IN ADDITION TO ENTREPRENEUR)
GFR (Gabriel)	Property investment and development; Building maintenance and refurbishment services [43.1-3]	100	250	3 full-time 5-10 part-time
PMK (Irena)	Polish / Eastern European goods and fresh food deli [47.11]; Tax and financial advice services [69.20]	50-100	250-500	4 part-time
ADS (Izolda)	Solicitors (commercial licensing, conveyancing, dispute resolution, employment, immigration, family, estates) [69.10]	50-100	100-250	0-5 part-time
MSA (Malina)	Accountancy, bookkeeping, auditing, tax and financial advice services [69.20]; Money transfer agent for transfers from UK to Poland [64.99]	50-100	100-250	4 full-time
ORL (Matylda)	Consumer goods import-export between UK, Poland, and other European countries [49.41]; Polish restaurant [56.10]; Polish / Eastern European goods and fresh food deli [47.11]; Money transfer agent for transfers from UK to Poland [64.99]	50-100	100-250	3 full-time 3 part-time
BZR (Bolek)	Building maintenance and refurbishment services e.g. plastering, joinery installation, floor and wall covering, painting, glazing, finishing [43.2-3; 43.9]	50-100	100-250	1 full-time 5 part-time
DGL (Marek)	Glazing design and installation specialist [43.39]	90	180	3-4 part-time
KAC (Serafin)	UK-Poland goods courier and packages transport service [53.20]	20-50	50-100	4 full-time 6 part-time
KAD (Kasia)	Polish / Eastern European goods and fresh food deli [47.11]	20-50	50-100	2 part-time
MNV (Michal)	Online sales and network marketing activities for health drink products [73.11]	20-50	50-100	0
PMX (Gawel)	Building maintenance and refurbishment services e.g. plastering, joinery installation, floor and wall covering, painting, glazing, finishing [43.2-3; 43.9]	20-50	20-50	1-7 part-time
EVD (Tytus)	Polish / Eastern European goods and fresh food deli [47.11]; Money transfer agent for transfers from UK to Poland [64.99]	24	120	1 full-time 1 part-time
PAD (Roman)	Polish / Eastern European goods and fresh food deli [47.11]	10-20	250-500	1-6 part-time
BPG (Bozena)	Bookkeeping, auditing, tax and financial advice services [69.20]	10-20	10-20	0
FRV (Donat)	Household and office removal services [49.42]	5-10	20-50	3 part-time

POLISH ENTERPRISE (ENTREPRENEUR)	SPECIFIC ENTERPRISE ACTIVITIES [SIC CLASS]	PROFITS (£ THOUSANDS, 2012)	REVENUES (£ THOUSANDS, 2012)	NO. PAID WORKERS (IN ADDITION TO ENTREPRENEUR)
LMH (Eligia)	Mobile hairdresser [96.02]	5-10	10-20	0
PRZ (Alojzy)	UK-Poland passenger transport and goods courier service [49.39; 53.20]	-	10-20	0
ENA (Stefan)	Vehicle modifications e.g. sound systems, tinted glass [45.32]	-	5-10	1 part-time
IMA (Ptryk)	Online design studio: Web design e.g. content management, e-commerce; Graphic design e.g. logo, brand identity, signage; Marketing e.g. search engine optimisation, social media, email campaigns [73.11]	0-5	0-5	0
VDS (Jozef)	Driving school lessons [85.53]	-	5-10	0
ELT (Michalina)	Translation and interpretation services (English-Polish language, focused on medical section) [74.30]	0-5	0-5	0
PON (Maryla)	Recruitment service for Polish craftsmen e.g. builders, plumbers, electricians, carpenters [78.20]	0-5	0-5	0
CCC (Jaromir)	Carpet cleaning service (houses, offices) [81.21]	0-5	0-5	0
HAC (Przemko)	Garage for vehicle maintenance and repair services [45.20]	Made a loss	10-20	1 part-time

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